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ABSTRACT

Student financial aid is the primary means by which the federal government encourages broad access to higher education and promotes an educated citizenry, and it is a major component of Washington State's efforts to ensure necessary educational opportunities for its residents. This report provides an overview of both federal and Washington State programs for student financial aid, including extensive appendices that detail Washington State's financial aid programs and recipients. Chapter discussions include: (1) a definition of need-based financial aid; (2) the sources of financial aid that are available in Washington; (3) the funding of student financial aid programs; (4) eligibility for need-based financial aid; and (5) methodology for determining student need and assistance. Appendices, comprising over half the report, provide data tables from analyses on financial aid funding levels; the socioeconomic profiles of financial aid recipients; state and national comparisons for state-funded, need-based student aid per full-time undergraduate student and other peer comparisons; descriptions of student financial aid programs; a chronology of federal and state student financial aid authorizations; and undergraduate tuition rates and state tuition and fee waivers. (GLR)

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Student Financial Aid in Washington State
An Overview

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Higher Education Coordinating Board

November 1990

Student Financial Aid in Washington State

An Overview

Higher Education Coordinating Board
917 Lakeridge Way, GV-11
Olympia, WA 98504

November 1990

ACKNOWLEDGEMENTS

This report is made possible largely due to the efforts of Washington's college and university financial aid administrators. It is they who painstakingly complete the annual Unit Record Report as required by this agency, making detailed statistical reporting possible.

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November 1990

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STATUTORY AUTHORITY

The Higher Education Coordinating Board was established during the 1985 legislative session to provide planning, coordination, oversight, and policy analysis for higher education in Washington. The Board works in cooperation and consultation with the institutions' autonomous governing boards and with all other segments of postsecondary education.

The Higher Education Coordinating Board is also the state agency responsible for administering and coordinating the state's programs of student financial aid and related functions of policy, research, planning, and accountability.

Program statutes require that the Board ". . . shall take the initiative and responsibility for coordinating all federal student aid programs to insure that the state recognizes the maximum potential effect of these programs, and shall design a state program which complements existing federal, state and institutional programs" (RCW 28B.10.804 Sec. 3). For this reason, this document includes information on federal programs as well as state programs of student financial aid.

INTRODUCTION

The purpose of most federal and state financial aid is to provide help for needy students, those whose personal and family income and assets are insufficient to meet the cost of attendance at an institution. During the 1988-89 academic year, over 68,000 Washington students (nearly 39 percent of the state's total full-time enrollment) received need-based student financial aid from a combination of state, federal, and private sources. (See pages 11 and 12 for 1988-89 sector aid comparisons.)

This document describes Washington State student financial aid programs, including how student eligibility is determined; the financial aid delivery process; recipient profiles; and funding sources, levels, and trends in the state.

Federal financial aid programs are also briefly described. Federal programs provide nearly 78 percent of all Washington student financial aid funding, and are traditionally the means by which the federal government, along with the use of research grants, supports higher education at the state level.

Wherever possible in this document, state and federal or national graphs which illustrate similar points contain the same data elements for the same time periods. In some instances, however, differences between state and federal data collection methodologies make precise comparison difficult. Footnotes accompanying these graphs highlight the differences.

The text defines student financial aid funding and describes federal and state historical trends and state recipient profiles.

WHAT IS NEED-BASED FINANCIAL AID?

Student financial aid is money provided to students to help them meet college costs beyond the amount which they and their families can reasonably be expected to pay. Although the federal government provides the greatest share of direct assistance, the state is also a major contributor. Some funds are available through institutional and private sources as well.

Financial aid is available in three forms: *grants, work, and loans.*

- Grants (and scholarships) consist of aid which does not have to be repaid. Grants usually are awarded on the basis of financial need alone, while scholarships may carry additional stipulations such as academic merit or specific career objectives.

- Work includes both state and federally-subsidized and non-subsidized student employment.

- Loans are offered to students with the understanding that they will be paid back in full with interest by some future date, although repayment does not begin until after the student has terminated his or her education.

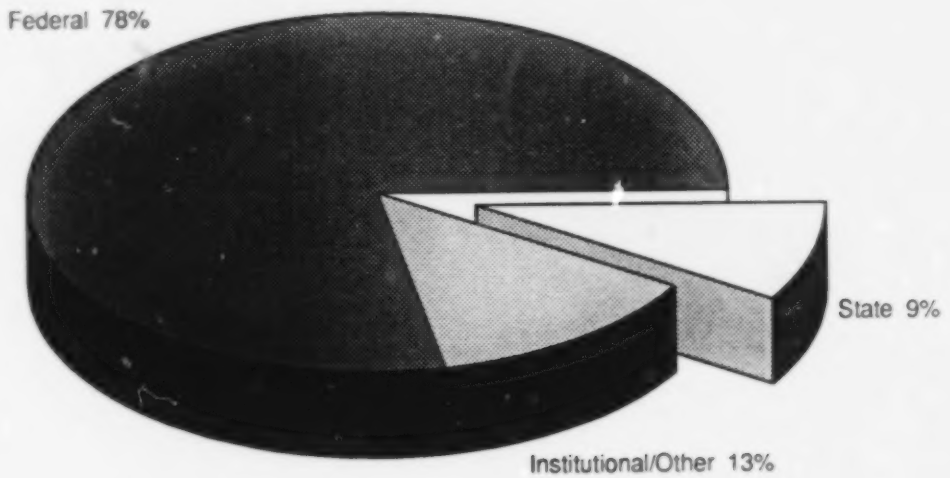
Grants are sometimes referred to as "gift aid." This form of aid is generally offered to students who demonstrate significant need and is not repaid by the student. Work and loan programs are known as "self-help aid." Both student employment and loans are means by which students can earn their education: they either work for it while attending college or work for it afterwards.

Students who feel they cannot attend college without financial assistance may apply for financial aid at the time they apply for admission to one or more public or private institutions. A student's eligibility for federal aid programs while attending a particular institution is determined by well tested, nationally-standardized methods. (See pages 8 and 9.) The student's final choice to enroll in a given college or university may depend in part upon the "package" of federal, state, and private aid programs offered by the institution. (See page 10.)

SOURCES OF STUDENT FINANCIAL AID

Most financial aid received by students in Washington State is either appropriated or backed by the federal government. State aid comprises 9 percent of all need-based, state-funded student financial aid available in the state.

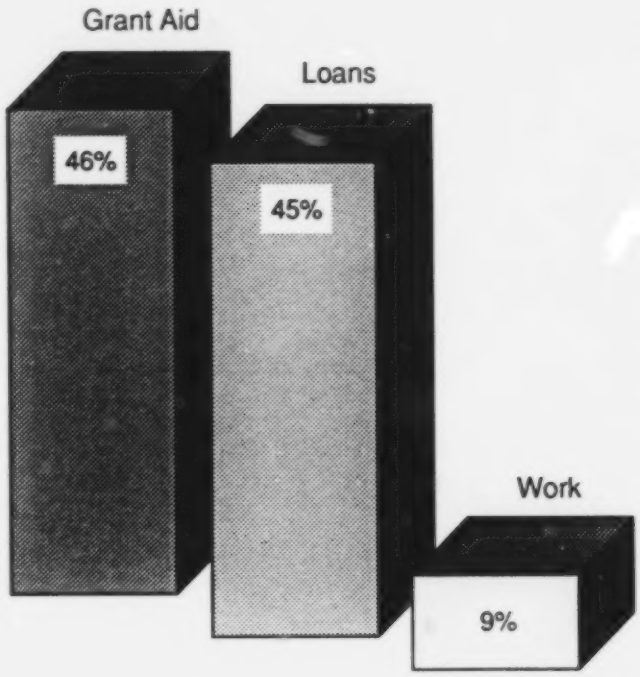
1988-89 Sources of All Need-Based Financial Aid Available to Washington Students



Source: See Appendix A-1.

More than $331 million in direct student financial aid from federal, state, and private sources was available during the 1988-89 academic year to students attending Washington higher education institutions. (Grants comprised 46 percent of all aid, loans 45 percent, and work 9 percent.)

1988-89 Washington State Student Financial Aid to Undergraduates and Graduates, by Type (All Federal, State, Institutional, and Other Aid)



Source: See Appendix A-1.

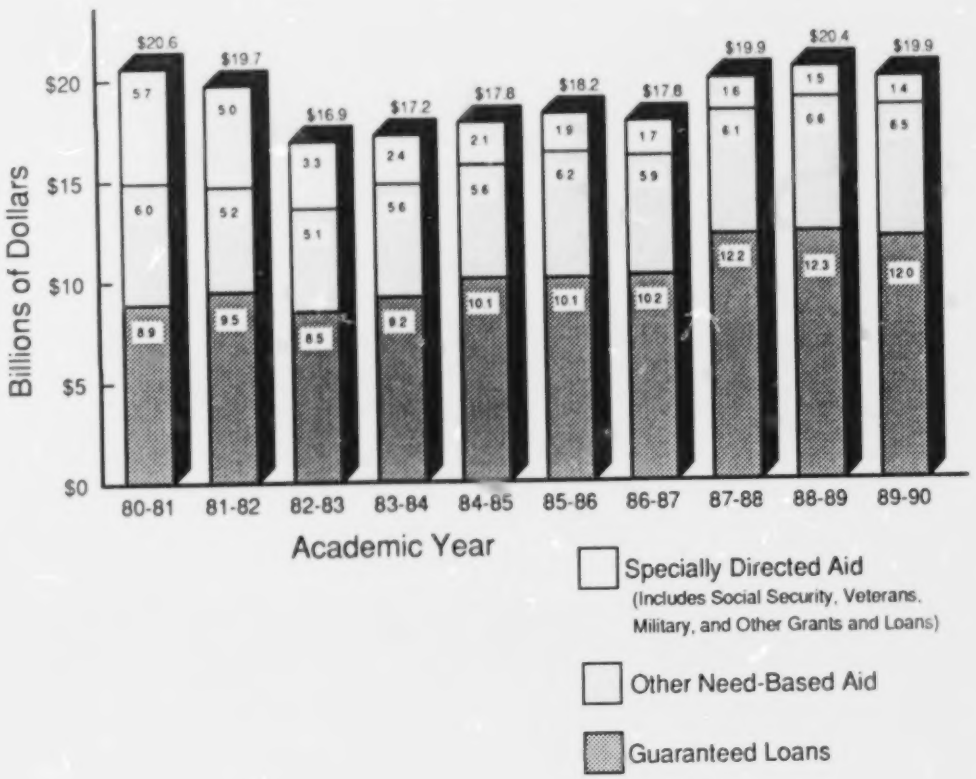
Most of this aid went to students who needed financial help. The remainder was awarded to students on the basis of either merit (in recognition of superior academic achievement) or entitlement. (See Appendix A-1.)

THE FUNDING OF STUDENT FINANCIAL AID PROGRAMS

Federal Programs (National Profile)

Student financial aid programs are not new. The GI Bill was introduced in 1944 and the first federal direct student loan program, the National Defense Student Loan program, was authorized in the late fifties. During the ensuing decades federal support to student financial aid programs grew significantly. In the eighties the overall pattern of federal support declined and has not yet returned to the level of support available in 1980-81.

Federal Support of Financial Aid Programs, 1980-90
(Constant 1989 Dollars)



Source: "Trends in Student Aid: 1980 to 1990," The College Board, August, 1990. Figures are estimated for 1988-89 and projected for 1989-90.

State Programs

The basic state-supported Washington student financial aid program, the State Need Grant program, was authorized in 1969, followed by the Washington State Work Study program in 1974. Both of these programs are need-based and are available to students attending any participating postsecondary institution.

In 1977, the Washington State Legislature made a commitment to ensure that appropriated state aid programs for needy students would keep pace with rising costs of attendance at public institutions.[1] In addition, the Legislature has provided for various tuition and fee waiver programs targeting particular groups of students attending public institutions. In 1988-89, waivers provided nearly $8 million for students receiving other forms of need-based student assistance.[2]

The three-biennia comparison, displayed on this page, demonstrates relative growth in availability of Washington State student aid for both federal and state programs.

Growth in Availability of Appropriated Sources of Federal and State Student Financial Aid: Washington State (Three-Biennia Comparison)

Biennium	Federal*	State**	Total
1985-87	$ 201,950,000	$ 52,521,000	$ 254,471,000
1987-89	233,951,000	64,485,000	298,436,000
1989-91	268,240,000	74,491,000	343,731,000
Three-Biennia Growth	33%	44%	35%

* Includes Pell Grants, College Work Study, Supplemental Educational Opportunity Grants, Carl Perkins Loans, State Student Incentive Grants (matched by state funds to comprise the State Need Grant program), and Health Professionals and Nursing Loans. Does not include Guaranteed Student Loan program, which consists of federally-backed, private lender loans.

** Includes state share of State Need Grant and State Work Study programs, Program for the Blind, Math/Science Loans, 2.5% Loan/Aid Program, and "packaged" State Tuition/Fee Waivers.

Source: Higher Education Coordinating Board and U. S. Department of Education.

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[1] RCW 28B.15.065. This statute states that when public tuition and fee charges are increased, a share of the newly generated revenue will be earmarked for student financial aid (i.e., the "24 percent rule").

[2] In addition to this amount, another $48 million per year is available to students in the form of tuition and fee waivers, not necessarily based upon need. These waivers serve other state policies, and are most often available to targeted populations as statutorily-created entitlements.

GETTING THE MONEY TO STUDENTS

Financial aid programs in Washington State are "decentralized." This means that program administrative responsibilities are shared by institutions, the state government, and the federal government.[3] *A decentralized delivery system minimizes the number of agency staff required to administer programs* and permits institutions to have personal contact with the students and their families to more accurately assess their needs.

Most federal student financial aid in Washington is issued directly to institutions ("campus-based programs") which then disburse it to intended populations of students or to individually designated students. Only a fraction of federal student financial aid flows through the designated state agency.

Similarly, the state of Washington relies on colleges and universities to disburse payments to students for state-supported programs. Although delivery of the actual dollars to students is facilitated by the institutions, an important point must be made regarding both state and federal programs: the aid is provided as direct payments to students rather than as grants to institutions.

Decentralized administrative procedures are less costly to the state and federal government. *For example, 97 cents of every dollar appropriated for Washington State student financial aid goes to meet student costs; only three cents per dollar is used by the Higher Education Coordinating Board to administer the programs.* Student financial aid programs administered by the Board total approximately $54 million (exclusive of administrative funds and federal program matching funds) for the 1989-91 biennium and represent a net increase of 24.8 percent compared with available funds during the prior biennium.

Typically, financial aid is "packaged" by institutions to include both gift aid (grants and scholarships) and self-help aid (work opportunities and loans). The actual amount awarded depends on the student's eligibility for the various programs, his or her financial need, and the availability of funds. Students can apply for financial aid at any time, but institutions may establish award priorities based on application deadlines. Most institutions adopt "equity packaging formulas" stressing a balance of grants and self-help aid within available funds.

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[3]Federally-backed Guaranteed Student Loans are administered by the Northwest Education Loan Association, the state's guarantor for these funds.

ELIGIBILITY FOR NEED-BASED FINANCIAL AID

Student Eligibility

Although each financial aid program has several eligibility criteria, student need for financial assistance is a primary requirement for nearly all major financial aid programs funded by the federal and Washington State governments.

"Need" is defined as the difference between the cost of attending a college and the amount the student and his or her family are expected to pay toward meeting that cost. (See page 10.)

		Cost of Attendance ("Student Budget")
Minus	(-)	Expected Family Contribution
Equals	(=)	Need

The *cost of attendance*, or student budget, is established by each institution, within parameters which are annually recommended by a statewide association of institutional financial aid officers acceptable to the federal government, and monitored by the Student Financial Aid Division of the Higher Education Coordinating Board.

Student budgets include actual or standardized amounts for direct educational costs (tuition and fees, books, and supplies) and a standardized allowance for living expenses (room and board, clothing, transportation to and from class, and other basic living costs).

Except for tuition and fee levels, student budgets are similar at all public and private institutions. They are modest, but provide a standard of living which will allow the student's primary focus to center on academic achievement rather than hunger, nutrition, warmth, or personal safety. For example, the nine-month cost of attendance, excluding tuition and fees, for a resident student (not living at home) is approximately $6,240 for the 1990-91 school year. The corresponding cost for a student commuting to school while living in the parent's home is $3,620.

The *expected family contribution* is determined according to a nationally-standardized system called "need analysis." A key assumption in need analysis is that families should pay as much of the student's educational costs as possible. In calculating the expected family contribution, need analysis considers family income, assets, number of dependents, and so forth.

Again, the difference between the expected family contribution and the cost of attendance at a particular institution is the student's *need*, or the amount of financial aid required for that student to attend the institution that year. Because the amount a family can afford to pay stays the same whether the cost of attendance at one institution is higher or lower than that at another institution, a student may be eligible for different amounts of aid at different institutions.

Generally, a student may be awarded financial aid only if he or she has financial need. Furthermore, both federal and state regulations prohibit the awarding of financial aid funds beyond the amount of a student's documented need.

In addition to documenting need, financial aid recipients must be enrolled at least half-time (some programs require full-time attendance) and make satisfactory progress toward completion of their degree or program objective. They may not be in default on a student loan or owe for federal or state grants received previously. Finally, they must agree in writing to advise the financial aid office of any change in their personal or financial situation which might affect eligibility.

A review of each student's eligibility is made by the institutional financial aid office prior to the disbursement of financial aid each quarter or semester.

Institutional Eligibility

Accountability for use of public funds means that state and federal programs also require institutions to meet certain eligibility criteria, because they are the primary service centers for all student aid programs. Among these institutional eligibility criteria are accreditation from a recognized accrediting body, monthly reporting of financial aid expenditures for certain programs, and periodic fiscal and program audits of all aid programs.

DETERMINING STUDENT NEED AND ASSISTANCE

A student seeking financial help applies through his or her institution. The student is responsible for completing a financial aid application which describes family income and assets. The institution compares the family's ability to pay with the cost of attendance (i.e., student budget) and then selects from a variety of self-help and gift aid programs to develop an appropriate aid package for each student. The application is then submitted to one of five federally-approved processors. These processors are responsible for performing the nationally-standardized, Congressionally-approved need analysis which determines the family's ability to pay.

Need Determination

Direct Educational Charges	Tuition & fees at the institution, and books and supplies.
plus	
Personal Living Expenses	Room, board, personal (clothing, laundry, recreation, medical, etc.), transportation, and other (child care, extra expenses because of handicapped condition, etc.).
equals	
Student's Cost of Attendance at Institution (Student Budget)	Washington Financial Aid Association annually researches and recommends budget amounts other than tuition and fees; each institution determines standardized amounts for various student categories; HECB monitors student budgets for state program purposes.
minus	
Expected Family Contribution	EFC is the ability of parents and/or student to contribute from income and assets as determined by nationally-standardized "Congressional Methodology" (CM) analysis. "CM" makes primary distinctions among dependent students, independent students without dependents, and independent students with dependents.
equals	
Student Financial Need	"Need" is the amount of financial aid required for the student to attend that institution.

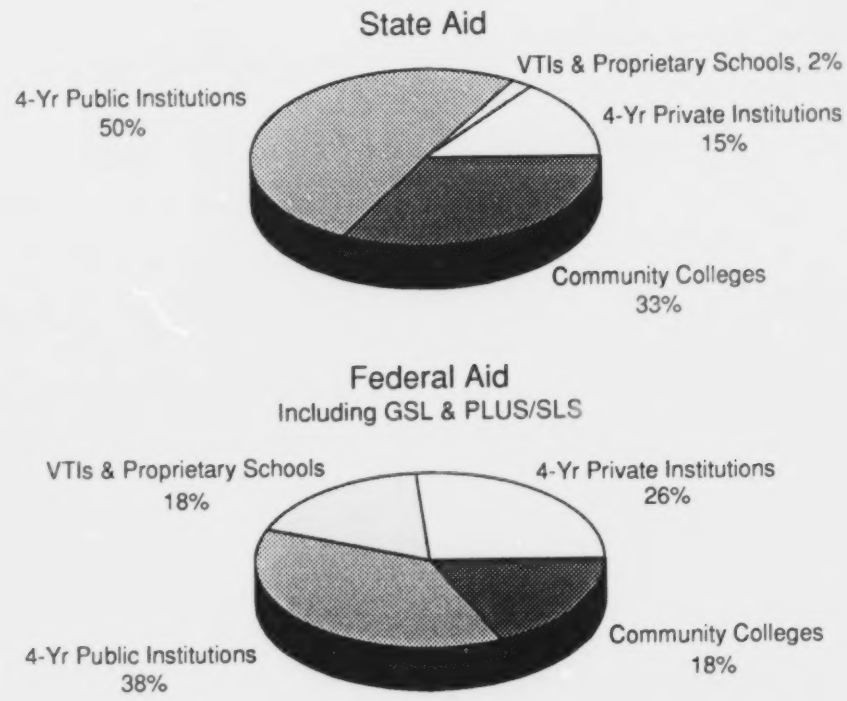
Packaging

Student Financial Need *and* Program Eligibility Requirements	Each federal and state financial aid program has special eligibility criteria. (See Appendix D-2 through D-13.)
result in	
Student's Financial Aid Package	A mix of federal, state, and private grants, work, and loans determined by the institution to best suit the student's situation during the academic year; the total award must never exceed student's documented need.

PROFILES OF 1988-89 NEED-BASED AID RECIPIENTS IN WASHINGTON STATE

Nearly all students participating in federal and state financial aid programs in Washington attend institutions in one of four sectors: state-supported community colleges, public four-year institutions, private colleges and universities, and proprietary schools and vocational/technical institutes. (Although proprietary schools and students may be eligible to participate in some financial aid programs, the time required to determine a student's eligibility may preclude aid from reaching the student in time to pay for a short course or training program, regardless of the student's need. Proprietary schools' share of funds may also be limited by state or federally-established institutional eligibility criteria.) The figure on this page and the table on page 13 illustrate student program participation rates by sector.

1988-89 Distribution of Major Program Funds by Sector



Source: 1988-89 Unit Record Report as submitted to the HECB by institutions.

While the actual financial aid awarded individual students varied significantly in dollar amount and by program type, a composite of all students who received some amount of need-based federal, state, or other financial aid during the 1988-89 academic year results in the tables below and on the following page.

Profiles of 1988-89 Need-Based Financial Aid Recipients in Washington State (All Federal, State, and Institutional/Other Sources)

Student Information

	%		%
Residency		Age	
Washington Resident	89	Under 21	24
Nonresident	11	21-25	34
		26-30	17
Course Load		Over 30	25
Full-time	91		
Less than Full-time	9	Average Age:	26.9 yrs
Year in School		Dependency	
Freshman	35	Dependent	38
Sophomore	25	Independent	62
Junior	13		
Senior	17	Sex	
5th Year/Unclass	2	Male	43
Graduate/Prof.	8	Female	57

Ethnic/Racial Origin	All Aid Programs	SNG	SWS	Gen. Waiver
Black	4	4	3	5
Native American	2	3	2	3
Asian	7	8	8	7
Spanish Origin	4	3	4	5
Caucasian	77	75	79	72
Unknown	6	7	4	8

Family Information (Dependent Students Only)

Estimated Average Parent Income	$ 26,315
Average Expected Parent Contribution	$ 1,701
Average Expected Student Contribution	$ 1,784
Average Family Size	3.9

Source: See Appendices A and B.

Distribution of Aid Awarded in Washington State in 1988-89 (All Federal, State, and Institutional/Other Sources)

Funding Information

Funding Sources and Breakdown of Aid Awarded by Type

Fund Source	%
Federal (including GSL)	78
State	9
Institutional and Other	13

Total Aid Awarded By Type	%
Grant	46
Work	9
Loan	45

Average Financial Aid Award	$ 4,329

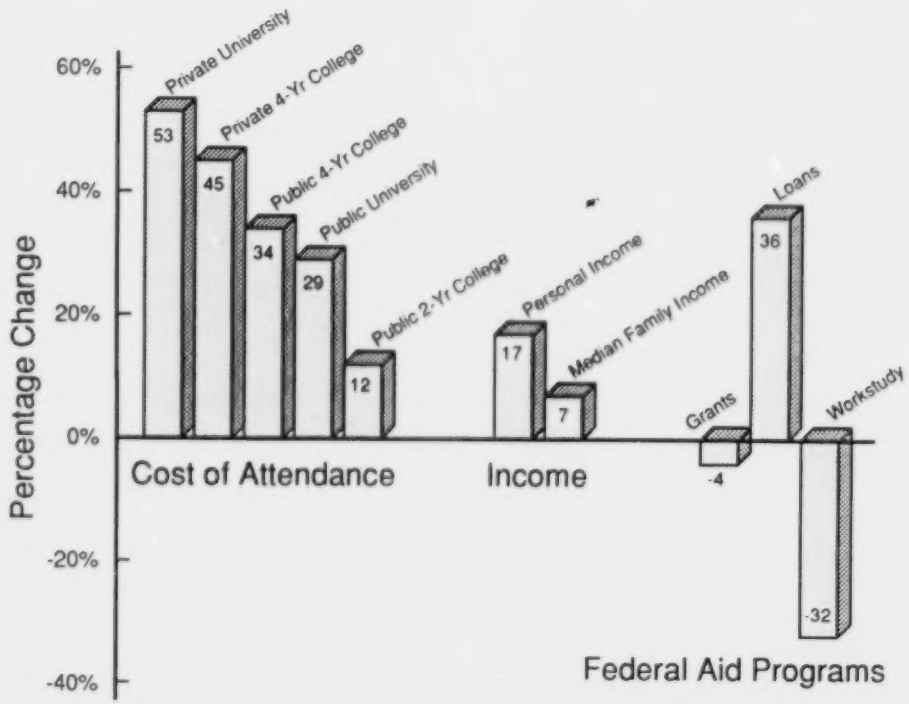
Percentage of Full-time Students Awarded Need-Based Financial Aid	%
All Institutions	39
Public Four-Year	35
Public Two-Year	36
Independent	64

Source: See Appendices A and B.

TRENDS IN GOVERNMENTAL SUPPORT OF STUDENT FINANCIAL AID

In recent years federal policy has placed an increasing emphasis on providing student loans rather than grants or work. As a result, the availability of federally-backed Guaranteed Student Loans has expanded while funding for most federal work and grant programs has stabilized. At the same time, college costs have increased and median family income has effectively decreased. The nationally recognized College Entrance Examination Board offers an illustration of these trends in constant 1989 dollars.

A National Profile (All States):
Percentage Change in College Cost, Income, and Total Available Aid
By Type (Constant 1989 Dollars)
1980-81 to 1988-89

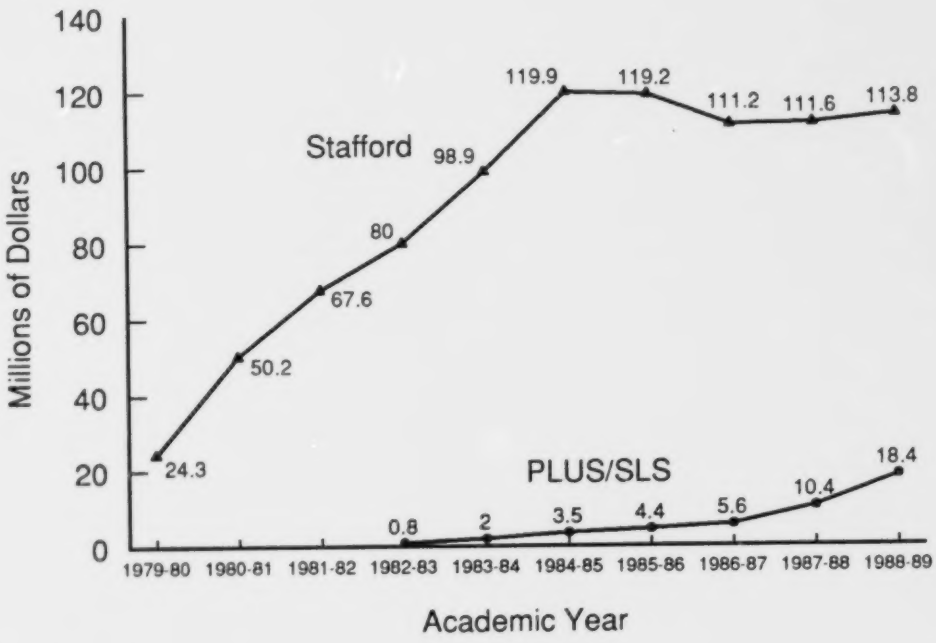


Grants include all generally available grants (Pell Grants, SEOG, SSIG), specially directed grants (social security, veterans benefits, other grants), state grants, and institutionally-awarded aid.

Source: "Trends in Student Aid: 1980-90" published by The College Board, August, 1990. Includes undergraduate and graduate student financial aid.

The impact on Washington student aid programs of this increasing federal emphasis on student loans is demonstrated by a 1980-89 profile of educational loans awarded through the Northwest Education Loan Association, the guarantor of federally-backed Guaranteed Student Loans in this state.

Growth in Guaranteed Loans by the Northwest Education Loan Association, 1980-89



Source: Northwest Education Loan Association report.

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This growing reliance on loans by Washington students is also reflected in a profile of individual student borrowing:

Growth in Stafford Student Loans to Washington Students Receiving Other Forms of Need-Based Aid 1981-82 through 1988-89

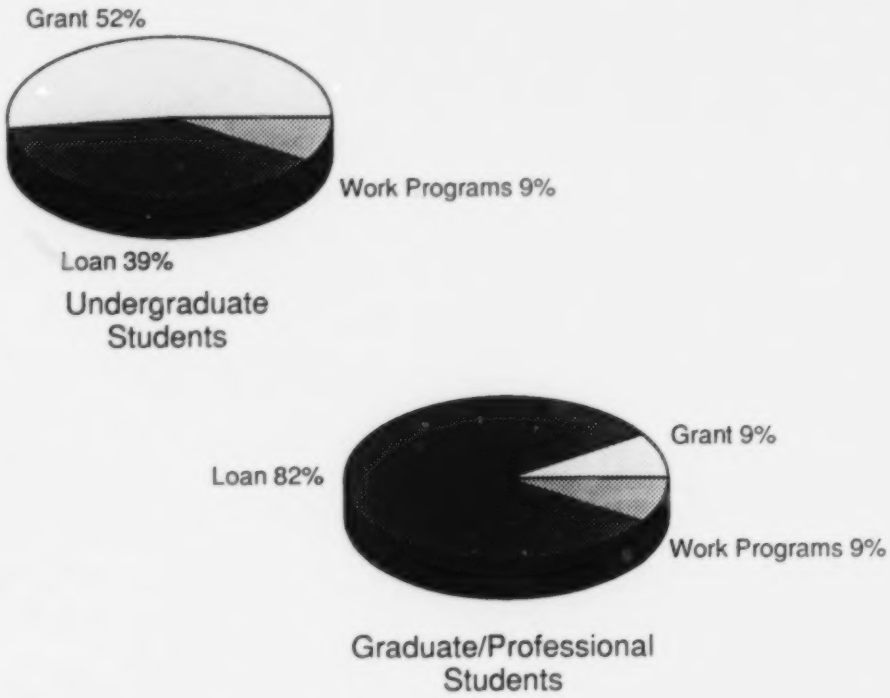
Year	Number of Borrowers	Average Stafford Loan	Annual % Change in Amount
1981-82	13,563	$ 2,321	5.5
1982-83	18,635	2,256	- 2.9
1983-84	21,136	2,366	4.6
1984-85	26,000	2,341	- 1.1
1985-86	25,540	2,358	0.7
1986-87	28,392	2,306	- 2.3
1987-88	29,742	2,660	13.3
1988-89	35,435	2,765	23.8

Source: 1988-89 Unit Record Report as submitted to the HECB by institutions.

These Stafford loans may have been issued in conjunction with other student loans, thereby increasing cumulative student loan debt averages. For example, in 1988-89 the average annual loan amount for those students who borrowed under the Guaranteed Student Loan program was $2,765 and those participating in the Perkins Loan Program borrowed at an average of $1,474.

Finally, growing student loan indebtedness is indicated by the changing distribution of types of need-based aid to Washington students. During the 1988-89 academic year, need-based financial aid awarded to the average undergraduate and graduate student in Washington was distributed by program types as displayed on the next page.

Distribution of Funds by Type of Need-Based Financial Aid (1988-89)



Source: 1988-89 Unit Record Report as submitted to the HECB by institutions.

This distribution has changed significantly over the last several years because of an increasing reliance on loan funds to meet student need.

THE FUTURE: CRITICAL QUESTIONS REGARDING STUDENT FINANCIAL AID

Student financial aid is the primary means by which the federal government encourages broad access to higher education and promotes an educated citizenry. It is also a major component of Washington State's efforts to ensure necessary educational opportunities for its residents, complementing an historic pattern of moderate public tuition. The Board will continue to examine the following policy questions throughout the next year.

1. What are the appropriate relative roles of the student, the family, the institution, the state government, and the federal government in paying for one's education? And to what extent should each party reasonably be expected to contribute?

2. To what extent should financially-needy, but academically-qualified, citizens of Washington State be served by state student financial aid programs, particularly given a large federal deficit and the continuing decline of federal support?

3. What form should the state's financial aid take (i.e., tuition subsidies, college savings plans and programs, waivers, and appropriated aid), and in what mix of effort?

4. To what extent should the state's student financial aid programs be directed toward special populations (i.e., whether manpower shortage areas or minority students), and what effects might this have upon programs to serve the needy population in general?

5. To what extent should the state's student financial aid programs serve middle income students?

6. How should the funding levels for state student financial aid programs be determined?

7. What are the issues and concerns with conditioning the receipt of aid upon either a pre- or post-college education obligation for community service work in a designated occupation, or other condition to serve a special need?

8. Should severely disadvantaged families in Washington State be given threshold eligibility for state programs without lengthy applications?

9. How should the mix of existing state student financial aid be distributed between graduates and undergraduates, and what additional forms of aid, if any, should be authorized for graduate students?

APPENDICES

TO

STUDENT FINANCIAL AID IN WASHINGTON STATE:

AN OVERVIEW

November 1990

APPENDICES

A. **Financial Aid Funding Levels**

A-1 Total Need-Based Student Financial Aid Funds Available in Washington State, by Category.

A-3 1988-89 Financial Aid Expenditures by Source.

A-5 1988-89 State Financial Aid Funds by Institution and Program, State-Funded Financial Aid Programs.

B. **Recipient Socioeconomic Profiles**

B-1 Socioeconomic Profile of Need-Based Financial Aid Recipients, State Program: 1988-89, All Institutions.

B-2 Socioeconomic Profile of Need-Based Financial Aid Recipients, by Sector, 1988-89.

C. **State and National Comparisons: State-Funded, Need-Based Student Aid Per Full-Time Undergraduate Student and Other Peer Comparisons**

C-1 Rationale for State and National Comparisons.

C-2 State-Funded, Need-Based Student Aid Expenditures, All Sectors by Enrollment and Population, Academic Year 1988-89.

C-3 State-Funded, Need-Based Student Aid Per Full-time Undergraduate Student, All Sectors, Seven States, Eleven States, and National Averages.

C-4 State-Funded, Need-Based Student Aid Per Full-Time Undergraduate Student, All Sectors, Nine States, and National Averages.

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APPENDIX A

FINANCIAL AID FUNDING LEVELS

TOTAL NEED-BASED STUDENT FINANCIAL AID FUNDS AVAILABLE IN WASHINGTON STATE, BY CATEGORY

		Description	1988-89 Actual	1989-90 Estimated	1990-91 Projected
	FEDERAL PROGRAMS				
Grants:	Pell Grants (Formerly Basic Educational Opportunity Grants-BEOG)	Foundation for all federal student financial assistance programs; an entitlement program once eligibility is established.	$ 81,741,535	$ 81,588,451	$ 81,600,000
	Supplemental Educational Opportunity Grants (SEOG)	Administered at institutional level; institutions apply annually for allocations (campus-based).	9,960,347	10,245,502	10,421,387
	State Student Incentive Grants (SSIG)	Federal funds which must be matched by state grant appropriations to be administered in accordance with state policy.	1,565,131	1,341,992	1,300,000
Work:	College Work Study (CWS)	Administered at institutional level; institutions apply annually for allocations. Institutions contract with nonprofit employers and subsidize 50-90 percent of students' wages with federal money (campus-based).	$ 11,568,252	$ 11,863,610	$ 11,718,145
	CWS Matching Funds	Employer share of total wages earned by students participating in the College Work Study program (approximately 25 percent).	2,892,062	2,504,000	2,654,000
	SSIG - State Work Study	Federal funds added to the State Work Study program which are dedicated to needy students engaged in special community service jobs.	92,988	299,825	268,398
Loans:	Perkins Loan (Formerly NDSL Loan)	Authorized lending level. Administered at institutional level; institutions apply annually for allocations which require a one-ninth institutional match; institutional loan collections are also redistributed to students.	$ 24,362,035	$ 26,577,796	$ 27,000,000
	Nursing and Health Loans	Administered at institutional level; available only to students in nursing and health professions. Restricted to students who are exceptionally needy or from low-income or disadvantaged families.	1,255,859	1,256,000	1,256,000
	PLUS/SLS	Loan program designed to assist parents of dependent students and to provide supplemental loans to students.	10,410,726	22,943,068	25,000,000
	Stafford Loan (Formerly GSL)	Federally-subsidized private capital loans provided to students and families of varying income levels, with guarantees by the Northwest Education Loan Association in the event of default.	113,755,356	136,908,853	140,000,000
Subtotal: Federal Programs		**(Including Institutional and Employer Matching Funds)**	**$257,604,291**	**$295,529,097**	**$301,217,930**

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TOTAL NEED-BASED STUDENT FINANCIAL AID FUNDS AVAILABLE IN WASHINGTON STATE, BY CATEGORY
(Continued)

		Description	1988-89 Actual	1989-90 Estimated	1990-91 Projected
	STATE PROGRAMS				
Grants:	Washington State Need Grant (SNG)	Administered by HECB; available to Washington residents who are exceptionally needy students.	$ 11,323,956	$ 12,592,326	$ 19,599,849
	Tuition and Fee Waivers	Waivers awarded to needy students administered by public institutions.	5,292,748	5,563,255	6,112,005
Work:	State Work Study (SWS)	Administered by public institutions (by HECB for students attending private institutions); institutions apply for allocations annually and contract with profit or nonprofit employers; state subsidizes 65-80 percent of students' wages.	$ 9,783,754	$ 8,980,477	$ 9,050,000
	SWS Matching Funds	Employer share of the total wages earned by students participating in the State Work Study program (Approximately 42 percent).	4,167,879	3,825,683	3,855,300
Loans:	Math/Science Loan Program	Loans for prospective mathematics and science teachers; forgivable upon teaching service. Program terminated in 1989.	$ 300,000	$ - 0 -	$ - 0 -
	Future Teacher Scholarship	Loans for prospective teachers. Up to 100 percent is forgivable based on teaching service requirements.	150,000	300,000	300,000
	Nurses Conditional Scholarship	Loans for prospective nurses. Up to 100 percent is forgivable based on nursing service requirements.	50,000	225,000	209,000
Subtotal:	**State Programs**[1]		**$ 31,068,337**	**$ 31,486,741**	**$ 39,126,154**
Subtotal:	**Federal and State Programs**	**(Including Employer Matching Funds)**	**$288,672,628**	**$327,015,838**	**$340,344,084**
	OTHER NEED-BASED PROGRAMS				
Grants:		Institutional and privately-funded scholarships (estimated)	$ 37,100,353	$ 38,213,000	$ 39,360,000
Loans/Work:		Institutional student employment, other loans	$ 5,347,075	$ 5,507,000	$ 5,673,000
Subtotal:	**Other**		**$ 42,447,428**	**$ 43,720,000**	**$ 45,033,000**
TOTAL		**Federal, State, and Other -- Aid to needy students attending Washington institutions**	**$331,120,156**	**$370,735,838**	**$385,377,084**

[1] Within state programs, subtotals include 2.5 percent funds (approximately $6.4 million) where appropriate.

Sources: U.S. Dept. of Education, Northwest Education Loan Association, Unit Record, and other HECB records.

1988-89 Financial Aid Expenditure by Source*

Institution	State[1]	Federal[2]	GSL[3]	Institutional[4]	Total
University of Washington	$ 6,354,160	$ 18,205,784	$ 21,568,892	$ 2,130,449	$ 48,259,285
Washington State University	4,796,585	10,348,405	13,060,918	443,881	28,649,789
Central Washington University	1,631,577	5,047,176	5,104,690	74,393	11,857,836
Eastern Washington University	1,945,910	6,456,283	4,630,022	718,174	13,750,389
The Evergreen State College	928,120	2,626,567	1,663,518	415,559	5,633,764
Western Washington University	1,834,917	5,653,719	4,712,241	420,717	12,621,594
Four-Year Public Schools Totals	**$ 17,491,269**	**$ 48,337,934**	**$ 50,740,281**	**$ 4,203,173**	**$120,772,657**
Bellevue Community College	$ 283,699	$ 1,127,279	$ 552,271	$ 28,069	$ 1,991,318
Big Bend Community College	207,032	615,373	448,249	21,412	1,292,066
Centralia College	163,433	828,806	76,107	- 0 -	1,068,346
Clark College	572,841	1,697,103	727,594	65,325	3,062,863
Columbia Basin College	334,975	1,188,407	607,977	- 0 -	2,131,359
Edmonds Community College	303,365	736,027	276,178	20,167	1,335,737
Everett Community College	335,562	1,149,620	268,446	40,122	1,793,750
Grays Harbor College	168,915	784,560	443,684	32,325	1,429,484
Green River Community College	327,692	1,180,872	235,677	- 0 -	1,744,241
Highline Community College	509,797	1,218,777	393,917	95,988	2,218,479
Lower Columbia College	458,716	1,081,769	413,086	4,321	1,957,892
Olympic College	277,114	1,110,125	106,246	89,508	1,582,993
Peninsula College	140,947	548,408	188,410	19,051	896,816
Pierce College	269,479	940,311	127,590	- 0 -	1,337,380
Seattle Community College - Central	528,029	2,278,797	432,793	67,376	3,306,995
Seattle Community College - North	532,486	1,375,279	201,406	- 0 -	2,109,171
Seattle Community College - South	352,281	1,020,119	54,931	14,513	1,441,844
Shoreline Community College	583,462	1,337,851	809,716	- 0 -	2,731,029
Skagit Valley College	247,366	984,531	249,167	- 0 -	1,481,064
South Puget Sound Community College	320,932	938,823	439,007	1,000	1,699,762
Spokane Community College	1,392,323	3,959,721	2,362,855	19,627	7,734,526
Spokane Falls Community College	956,052	3,023,580	1,171,725	69,863	5,221,220
Tacoma Community College	775,024	1,360,066	493,644	- 0 -	2,628,734
Walla Walla Community College	242,894	1,613,463	699,575	- 0 -	2,555,932
Wenatchee Community College	299,819	978,265	449,833	- 0 -	1,727,917
Whatcom Community College	399,997	555,291	439,686	28,688	1,423,662
Yakima Community College	383,090	1,424,036	375,658	82,955	2,265,739
Community College Totals	**$ 11,367,322**	**$ 35,057,259**	**$ 13,845,428**	**$ 700,310**	**$ 60,170,319**

1988-89 Financial Aid Expenditure by Source*
(Continued)

Institution	State[1]	Federal[2]	GSL[3]	Institutional[4]	Total
Cornish Institute	$ 199,177	$ 690,501	$ 864,991	$ 97,409	$ 1,852,078
Heritage College	74,107	641,884	259,707	91,099	1,066,797
Gonzaga University	1,144,911	3,619,059	6,691,474	4,142,173	15,597,617
Northwest College	25,398	579,416	527,870	163,378	1,296,062
Pacific Lutheran University	610,842	3,363,937	5,559,442	5,587,775	15,121,996
St. Martin's College	131,107	622,536	1,099,823	326,599	2,180,065
Seattle Pacific University	653,994	3,072,038	3,766,689	3,000,207	10,492,928
Seattle University	766,730	3,466,250	5,933,673	3,117,646	13,284,299
University of Puget Sound	841,985	4,311,681	10,358,436	4,540,406	20,052,508
Walla Walla College	103,861	1,937,131	1,298,563	1,745,299	5,084,854
Whitman College	80,594	1,037,916	631,597	2,866,293	4,616,400
Whitworth College	392,186	2,238,015	1,927,167	3,195,502	7,752,870
Institutions Ineligible for State Programs	- 0 -	518,249	3,633,426	- 0 -	4,151,675
Private Schools Totals	**$ 5,024,892**	**$ 26,098,613**	**$ 42,552,858**	**$ 28,873,786**	**$102,550,149**
L. H. Bates VTI	$ 83,800	$ 786,203	$ 502,542	$ 1,835	$ 1,374,380
Bellingham VTI	86,382	308,767	185,340	11,645	592,134
Clover Park VTI	105,953	877,877	511,890	5,084	1,500,804
Lake Washington VTI	82,985	378,168	148,250	298	609,701
Renton VTI	143,294	593,598	223,833	14,959	975,684
VTIs Totals	**$ 502,414**	**$ 2,944,613**	**$ 1,571,855**	**$ 33,821**	**$ 5,052,703**
Proprietary Schools Totals	**$ 203,100**	**$ 18,119,268**	**$ 24,209,631**	**$ 4,910**	**$ 42,536,909**
GRAND TOTAL	**$ 34,588,997**	**$130,557,687**	**$132,120,053**	**$ 33,816,000**	**$331,082,737**

[1] Includes state program expenditures (SNG/SWS state share, need-based tuition and fee waivers, and "2.5%" Loan/Aid Fund).
[2] Includes all need-based federal student financial aid programs (Pell, SEOG, CWS, Perkins, SSIG, and Health Professions) exclusive of GSLs.
[3] Includes only Stafford, PLUS, and SLS Loans to students receiving other forms of need-based aid.
[4] Institutional funding as reported to the HECB on the 1988-89 Unit Record Report adjusted as appropriate.

NOTE: In addition, approximately $8.6 million in other assistance (such as other loans, privately-funded scholarships, and nonsubsidized student employment) reported on the Unit Record Report is not included in this total, for a grand total of $339,682,737 for 1988-89.

1988-89 State Financial Aid Funds by Institution and Program
State-Funded Financial Aid Programs

Institution	State Need Grant (No SSIG)	State Work Study (State Share Only)	"2.5%" Loans	Need-Based Tuition and Fee Waivers	Total
University of Washington	$ 1,373,345	$ 763,460	$ 1,919,511	$ 2,297,844	$ 6,354,160
Washington State University	1,310,060	873,964	1,476,272	1,136,289	4,796,585
Central Washington University	602,966	178,780	502,156	347,675	1,631,577
Eastern Washington University	871,630	306,292	368,243	399,745	1,945,910
The Evergreen State College	434,700	160,203	171,693	161,524	928,120
Western Washington University	231,300	624,239	489,560	489,818	1,834,917
Four-Year Public Schools Totals	**$ 4,824,001**	**$ 2,906,938**	**$ 4,927,435**	**$ 4,832,895**	**$17,491,269**
Bellevue Community College	$ 113,700	$ 1,498	$ 20,461	$ 148,040	$ 283,699
Big Bend Community College	72,300	62,200	32,413	40,119	207,032
Centralia College	113,100	10,089	10,869	29,375	163,433
Clark College	269,400	93,379	73,642	136,420	572,841
Columbia Basin College	148,505	21,753	56,312	108,405	334,975
Edmonds Community College	102,000	62,610	33,465	105,290	303,365
Everett Community College	138,900	37,864	93,674	65,124	335,562
Grays Harbor College	94,500	7,797	25,072	41,546	168,915
Green River Community College	149,100	11,484	56,775	110,333	327,692
Highline Community College	232,982	8,017	138,289	130,509	509,797
Lower Columbia College	124,800	256,091	36,186	41,639	458,716
Olympic College	149,400	- 0 -	53,467	74,247	277,114
Peninsula College	90,600	9,387	12,216	28,744	140,947
Pierce College	71,100	16,600	33,232	148,547	269,479
Seattle Community College - Central	287,700	72,098	78,234	89,998	528,030
Seattle Community College - North	209,100	161,002	58,695	103,689	532,486
Seattle Community College - South	173,919	49,979	55,406	72,977	352,281
Shoreline Community College	215,100	119,622	145,140	103,600	583,462
Skagit Valley College	115,500	14,721	71,780	45,365	247,366
South Puget Sound Community College	141,000	88,000	36,774	55,158	320,932
Spokane Community College	726,748	416,428	95,675	153,472	1,392,323
Spokane Falls Community College	494,700	279,332	67,613	114,407	956,052
Tacoma Community College	211,800	436,742	67,188	59,294	775,024
Walla Walla Community College	143,400	22,628	35,789	41,077	242,894
Wenatchee Community College	178,500	22,704	31,065	67,550	299,819
Whatcom Community College	94,500	253,028	17,729	34,740	399,997
Yakima Community College	209,361	45,809	53,480	74,440	383,090
Community College Totals	**$ 5,071,715**	**$ 2,580,862**	**$ 1,490,641**	**$ 2,224,105**	**$11,367,323**

1988-89 State Financial Aid Funds by Institution and Program
State-Funded Financial Aid Programs
(Continued)

Institution	State Need Grant (No SSIG)	State Work Study (State Share Only)	"2.5%" Long Term Loan Fund	Need-Based Tuition and Fee Waivers	Total
Cornish Institute	$ 46,800	$ 152,377	N/A	$ - 0 -	$ 199,177
Heritage College	33,525	40,582	N/A	- 0 -	74,107
Gonzaga University	137,100	1,007,811	N/A	- 0 -	1,144,911
Northwest College	15,300	10,098	N/A	- 0 -	25,398
Pacific Lutheran University	135,375	475,467	N/A	- 0 -	610,842
St. Martin's College	22,725	108,382	N/A	- 0 -	131,107
Seattle Pacific University	100,500	553,494	N/A	- 0 -	653,994
Seattle University	159,300	607,430	N/A	- 0 -	766,730
University of Puget Sound	106,200	735,785	N/A	- 0 -	841,985
Walla Walla College	38,400	65,461	N/A	- 0 -	103,861
Whitman College	30,600	49,994	N/A	- 0 -	80,594
Whitworth College	66,825	325,361	N/A	- 0 -	392,186
Private Schools Totals	**$ 892,650**	**$ 4,132,242**	**N/A**	**$ - 0 -**	**$ 5,024,892**
L. H. Bates VTI	$ 64,800	$ 19,000	N/A	$ - 0 -	$ 83,800
Bellingham VTI	48,150	38,232	N/A	- 0 -	86,382
Clover Park VTI	91,200	14,753	N/A	- 0 -	105,953
Lake Washington VTI	45,900	37,085	N/A	- 0 -	82,985
Renton VTI	88,650	54,644	N/A	- 0 -	143,294
VTIs Totals	**$ 338,700**	**$ 163,714**	**N/A**	**$ - 0 -**	**$ 502,414**
Proprietary Schools Totals	**$ 203,100**	**$ - 0 -**	**N/A**	**$ - 0 -**	**$ 203,100**
GRAND TOTAL	**$11,330,166**	**$ 9,783,756**	**$ 6,418,076**	**$ 7,057,000**	**$34,588,998**

Source: Unit Record and HECB reports, OFM tuition and fee model

APPENDIX B

RECIPIENT SOCIOECONOMIC PROFILES

SOCIOECONOMIC PROFILE OF NEED-BASED FINANCIAL AID RECIPIENTS STATE PROGRAMS 1988-89, All Institutions

	All State Aid Recipients	State Need Grant	State Work Study	General Waiver
Percentage Total	100% (#26,431)	62%	26%	25%
Average Age	24.5	27.8	27.4	27.8
Average Parental Income (Dependent Students Only)	$20,864	$14,733	$25,108	$22,879
Average Expected Parental Contribution	$ 925	$ 231	$ 1,404	$ 1,144
Sex				
Male	40%	38%	42%	37%
Female	60%	62%	58%	63%
Dependency Status				
Dependent Students	30%	25%	35%	33%
Independent Students	70%	75%	65%	67%
Average Family Size				
Dependent Students	3.8	3.8	4.0	3.9
Independent Students	2.1	2.0	2.0	2.4
Aid Awarded by Type				
Grant	52%	60%	36%	58%
Work	34%	10%	30%	11%
Loan	14%	30%	34%	31%
Average Total Aid Per Student	$ 5,251	$ 5,229	$ 6,983	$4,220
Fund Source				
Federal/GSL	67%	70%	55%	63%
State	24%	22%	33%	32%
Institutional	7%	7%	10%	4%
Other	2%	1%	2%	1%

Source: 1988-89 Unit Record Report as submitted to HECB by institutions.

SOCIOECONOMIC PROFILE OF NEED-BASED FINANCIAL AID RECIPIENTS, BY SECTOR 1988-89

	Four-Year Public Colleges	Community Colleges	Four-Year Private Colleges	All Institutions
Percentage Total Aid Recipients	36%	37%	20%	100% (#68,030)
Age				
Under 21	23%	20%	35%	24%
21-25	42%	24%	37%	34%
26-30	17%	20%	12%	17%
Over 30	18%	36%	16%	25%
Average Age	25.8	28.8	24.9	26.9
Average Parental Income	$24,840	$17,704	$35,098	$26,315
Average Expected Parental Contribution	$ 1,397	$ 612	$ 2,949	$1,707
Sex				
Male	49%	35%	44%	43%
Female	51%	65%	56%	57%
Dependency Status				
Dependent Students	43%	24%	58%	38%
Independent Students	57%	76%	42%	62%
Average Family Size				
Dependent Students	3.9	3.7	4.0	3.9
Independent Students	1.7	2.4	2.0	2.1
Year in School				
Freshman	13%	57%	24%	35%
Sophomore	14%	42%	15%	25%
Junior	21%	N/A	24%	13%
Senior	34%	N/A	22%	17%
Fifth Year	4%	1%	3%	2%
Graduate/Professional	14%	N/A	12%	8%
Fund Source				
Federal/GSL	81%	80%	61%	78%
State	13%	17%	7%	9%
Institutional	4%	1%	27%	10%
Other	2%	2%	5%	3%
Aid Awarded by Type				
Grant	40%	66%	42%	46%
Work	8%	12%	10%	9%
Loan	52%	22%	48%	45%
Average Annual Cost of Attendance	**$ 7,262**	**$ 6,485**	**$13,992**	
Average Total Aid Per Student	**$ 4,577**	**$ 2,352**	**$ 7,697**	**$ 4,329**

SOURCE: 1988-89 Unit Record Report as submitted to HECB by institutions.

APPENDIX C

STATE AND NATIONAL COMPARISONS:

STATE-FUNDED, NEED-BASED STUDENT AID PER FULL-TIME UNDERGRADUATE STUDENT AND OTHER PEER COMPARISONS

RATIONALE FOR STATE AND NATIONAL COMPARISONS

The "seven states" were selected for comparison of state-funded, need-based student financial aid levels by the 1978 Legislature, according to respective state tuition and fee rates. In 1984, the Office of Financial Management designated the "11 states" for general comparison of higher education financing based on institutional comparisons of tuition and fee rates. The "nine states" comparison group consists of those states historically used by the Higher Education Coordinating Board for peer comparison of tuition and fee levels and faculty salaries.

The following state and national comparisons do not compare total state expenditures for student aid; they compare only state-appropriated financial aid funds which are awarded to students demonstrating need. This means, for example, that the figures for Washington State, and perhaps other states, do not include tuition and fee waivers for public higher education students and do not reflect the traditional state support of operating and capital costs for public higher education which results in reduced tuition and fees for students.

In comparing any state student financial aid funding level with that of another it should be remembered that several variables condition the level of state support for student financial aid, such as the mix of public and private school enrollments, a state's policy toward provision of tuition assistance grants to students attending private colleges, differential treatment of waivers as either direct or indirect student aid, etc.

Because there is substantial variation among states in their approach to providing student aid, the reader should exercise caution in interpreting these state rankings and the data on which the rankings are based.

STATE-FUNDED, NEED-BASED STUDENT AID EXPENDITURES
All Sectors by Enrollment and Population
Academic Year 1988-89

State	State Aid (Grants & Work)	Average State Aid (Full-time Undergrad)	Average State Aid (per Capita)
Alabama	$ 1,129,845	$ 10.72	$ 0.28
Alaska	115,000	8.27	0.22
Arizona	2,271,000	16.98	0.67
Arkansas	3,449,932	63.67	1.44
California	130,405,000	141.29	4.72
Colorado	16,064,043	137.83	4.88
Connecticut	20,202,046	309.25	6.29
Delaware	789,001	34.92	1.22
Florida	18,449,194	73.47	1.53
Georgia	3,757,222	32.08	0.60
Hawaii	299,205	9.98	0.28
Idaho	1,064,488	40.67	1.06
Illinois	143,403,000	430.65	12.38
Indiana	50,766,810	346.09	9.18
Iowa	33,130,968	378.46	11.74
Kansas	4,874,227	52.16	1.97
Kentucky	12,301,895	138.31	3.30
Louisiana	982,128	8.18	0.22
Maine	1,150,367	47.43	0.97
Maryland	11,402,726	88.34	2.51
Massachusetts	61,679,915	478.93	10.53
Michigan	72,231,145	239.25	7.85
Minnesota	64,808,000	510.59	15.27
Mississippi	635,493	8.23	0.24
Missouri	8,893,916	73.20	1.74
Montana	611,114	24.57	0.76
Nebraska	1,271,647	25.23	0.80
Nevada	153,665	6.08	0.15
New Hampshire	581,518	25.78	0.55
New Jersey	78,315,000	510.95	10.21
New Mexico	4,654,000	103.62	3.11
New York	377,915,447	941.81	21.07
North Carolina	4,346,227	23.48	0.68
North Dakota	812,199	28.06	1.21
Ohio	48,517,042	170.95	4.49
Oklahoma	9,142,797	87.95	2.81
Oregon	9,681,955	107.19	3.56
Pennsylvania	119,469,588	534.41	10.00
Rhode Island	8,746,245	351.92	8.87
South Carolina	17,041,343	197.10	4.98
South Dakota	299,582	16.43	0.42
Tennessee	11,226,574	100.43	2.31
Texas	20,407,811	43.75	1.22
Utah	540,737	9.98	0.32
Vermont	9,236,000	618.21	16.88
Virginia	6,102,280	32.86	1.03
Washington	**18,804,044**	**125.87**	**4.14**
West Virginia	4,699,876	91.16	2.48
Wisconsin	34,702,498	194.34	7.22
Wyoming	125,000	6.89	0.26
Totals	**$1,451,660,755**	**$ 161.14**	**$ 4.21**

Sources: National Association of State Scholarship and Grant Programs, 1988 and 1989 surveys and "Financial Support of Higher Education in Washington - A National Comparison 1987-88," HECB.

STATE-FUNDED, NEED-BASED STUDENT AID PER FULL-TIME UNDERGRADUATE STUDENT[1]

All Sectors

Seven States, Eleven States, and National Averages[2]

	Academic Year 1989	Academic Year 1990 (Estimated)
California	$142	$161
Illinois	431	532
Indiana	346	393
Michigan	240	250
Minnesota	511	558
Oregon	108	110
Wisconsin	195	212
Seven State Average	**$282**	**$317**
Arizona	17	17
Iowa	379	394
Maryland	89	108
North Carolina	24	24
Eleven State Average	**$226**	**$251**
U. S. Average	**$162**	**$175**
Washington	**$126**	**$133**
Percentage of Seven State Average	45%	42%
Percentage of Eleven State Average	56%	53%
Percentage of U. S. Average	78%	76%

[1] Does not include basic state subsidies of state-supported tuition and fee waivers.

[2] Ratio of combined states' need-based, state-funded aid to combined states' full-time, undergraduate student enrollment.

Source: Appendix C-2.

STATE-FUNDED, NEED-BASED STUDENT AID PER FULL-TIME UNDERGRADUATE STUDENT[1]
All Sectors
Nine States and National Averages[2]

	1988-89	1989-90 (Estimated)
Arizona	$ 17	$ 17
California	142	161
Illinois	431	532
Indiana	347	393
Maryland	89	108
Michigan	240	250
North Carolina	24	24
Oregon	108	110
Wisconsin	195	212
Nine State Average	**$177**	**$201**
U. S. Average	**$162**	**$175**
Washington	**$126**	**$133**
Percentage of Nine State Average	71%	66%
Percentage of U. S. Average	78%	76%

1988-89 **Estimated** Undergraduate Student Aid Per Capita

U. S. Average	$4.21
Washington State Average	$4.14

[1] Does not include basic state subsidies of state-supported tuition and fee waivers.

[2] Ratio of combined states' need-based, state-funded aid to combined states' full-time, undergraduate student enrollment.

Source: Appendix C-2.

A 50 STATE COMPARISON:
STATE EXPENDITURES FOR PUBLIC HIGHER EDUCATION
Need-Based, Appropriated Student Financial Aid
Expressed as a Percentage of Total State Support
Academic Year 1987-88

State	A Appropriated Grants Need-Based Financial Aid	B Total State & Local Tax Appropriations	C Net Tuition & Fees Collected for Operating Purposes	D (B+C) Total Support*	E (A/D) Financial Aid As Percentage of Total Support
Alabama	$ 1,446,400	$ 676,658,100	$ 202,138,400	$ 878,796,500	0.16%
Alaska	140,160	166,365,100	18,664,200	185,029,300	0.08%
Arizona	2,893,356	607,658,600	119,591,200	727,249,800	0.40%
Arkansas	3,138,765	284,333,000	79,792,900	364,125,900	0.86%
California	49,299,727	5,413,906,000	521,000,000	5,934,906,000	0.83%
Colorado	8,675,510	452,733,800	231,741,900	684,475,700	1.27%
Connecticut	4,085,000	414,174,000	92,404,900	506,578,900	0.81%
Delaware	403,500	101,339,000	86,590,600	187,929,600	0.21%
Florida	7,837,490	1,345,689,000	219,272,100	1,564,961,100	0.50%
Georgia	3,265,290	759,404,000	196,248,500	955,652,500	0.34%
Hawaii	394,100	254,672,000	32,282,000	286,954,000	0.14%
Idaho	312,130	130,904,100	20,116,300	151,020,400	0.21%
Illinois	55,744,945	1,452,238,500	378,636,000	1,830,874,500	3.04%
Indiana	23,248,896	704,703,000	343,854,200	1,048,557,200	2.22%
Iowa	1,418,275	436,533,100	178,674,900	615,208,000	0.23%
Kansas	782,645	424,720,800	115,512,600	540,233,400	0.14%
Kentucky	4,423,720	499,526,000	140,867,100	640,393,100	0.69%
Louisiana	1,834,880	495,155,000	176,103,500	671,258,500	0.27%
Maine	432,490	141,412,000	40,100,000	181,512,000	0.24%
Maryland	4,842,045	691,208,100	234,900,000	926,108,100	0.52%
Massachusetts	20,572,280	894,998,000	105,217,500	1,000,215,500	2.06%
Michigan	17,579,560	1,426,902,000	684,900,000	2,111,802,000	0.83%
Minnesota	35,448,000	814,812,000	263,636,000	1,078,448,000	3.29%
Mississippi	678,960	339,830,600	120,456,600	460,287,200	0.15%
Missouri	1,343,040	547,620,600	201,361,500	748,982,100	0.18%
Montana	393,860	107,499,800	23,992,800	131,492,600	0.30%
Nebraska	853,320	257,755,100	65,819,600	323,574,700	0.26%
Nevada	352,000	112,551,000	19,816,500	132,367,500	0.27%
New Hampshire	462,202	66,901,000	72,407,800	139,308,800	0.33%
New Jersey	46,740,040	1,099,318,000	310,279,200	1,409,597,200	3.32%
New Mexico	2,234,000	282,449,000	38,300,000	320,749,000	0.70%
New York	137,999,366	3,088,554,000	512,970,000	3,601,524,000	3.83%
North Carolina	2,975,480	1,303,471,400	141,392,000	1,444,863,400	0.21%
North Dakota	409,150	118,672,000	41,800,000	160,472,000	0.25%
Ohio	23,568,000	1,276,090,500	705,556,800	1,981,647,300	1.19%
Oklahoma	8,966,776	397,310,400	89,801,700	487,112,100	1.84%
Oregon	8,192,216	446,397,500	122,322,900	568,720,400	1.44%
Pennsylvania	47,503,911	1,167,073,000	631,500,000	1,798,573,000	2.64%
Rhode Island	2,416,986	126,663,000	50,295,000	176,958,000	1.37%
South Carolina	- 0 -	518,318,500	132,722,600	651,041,100	0.00%
South Dakota	245,220	67,831,000	18,439,500	86,270,500	0.28%
Tennessee	6,081,453	610,274,000	179,581,000	789,855,000	0.77%
Texas	3,172,000	2,391,717,800	500,311,700	2,892,029,500	0.11%
Utah	1,099,010	257,218,000	65,015,000	322,233,000	0.34%
Vermont	2,941,633	50,271,000	73,000,000	123,271,000	2.39%
Virginia	3,376,710	889,981,000	319,800,000	1,209,781,000	0.28%
Washington	**10,933,870**	**668,048,000**	**141,977,000**	**810,025,000**	**1.35%**
West Virginia	3,756,836	236,565,000	51,468,400	288,033,000	1.30%
Wisconsin	20,308,336	808,455,200	253,646,000	1,062,101,600	1.91%
Wyoming	240,000	122,595,400	14,540,600	137,136,000	0.18%
Totals	**$585,463,539**	**$35,949,477,000**	**$9,380,819,000**	**$45,330,296,000**	**1.29%**

Source: "Financial Support of Higher Education in Washington - A National Comparison 1987-88," HECB.
NOTE: Total support is defined as the sum of all state appropriations and all tuition and fees collected.

A NINE STATE COMPARISON:
STATE EXPENDITURES FOR PUBLIC HIGHER EDUCATION
Need-Based, Appropriated Student Financial Aid
Expressed as a Percentage of Total State Support
Academic Year 1987-88

State	A Appropriated Grants Need-Based Financial Aid	B Total State & Local Tax Appropriations	C Net Tuition & Fees Collected For Operating Purposes	D (B+C) Total Support*	E (A/D) Financial Aid As Percentage of Total Support
1. Illinois	$ 55,744,945	$ 1,452,238,500	$ 378,636,000	$ 1,830,874,500	3.04%
2. Wisconsin	20,308,336	808,455,200	253,646,400	1,062,101,600	1.91%
3. Indiana	23,248,896	704,703,000	343,854,200	1,048,557,200	2.22%
4. Oregon	8,192,216	446,397,500	122,322,900	568,720,400	1.44%
5. California	49,299,727	5,413,906,000	521,000,000	5,934,906,000	0.83%
6. Washington	**10,933,870**	**668,048,000**	**141,977,000**	**810,025,000**	**1.35%**
7. Michigan	17,579,560	1,426,902,000	684,900,000	2,111,802,000	0.83%
8. Maryland	4,842,045	691,208,100	234,900,000	926,108,100	0.52%
9. Arizona	2,893,356	607,658,600	119,591,200	727,249,800	0.40%
10. North Carolina	2,975,480	1,303,471,400	141,392,000	1,444,863,400	0.21%
TOTAL	**$ 196,018,431**	**$ 13,522,988,300**	**$ 2,942,219,700**	**$ 16,465,208,000**	**1.19%**

*Total support is defined as the sum of all state appropriations and all tuition and fees collected.

Source: Appendix C-5.

APPENDIX D

STUDENT FINANCIAL AID PROGRAM DESCRIPTIONS

1990 NEED-BASED AND NON-NEED-BASED APPROPRIATED FINANCIAL AID PROGRAMS AVAILABLE TO WASHINGTON STATE STUDENTS BY FUNDING SOURCE

NEED-BASED	NON-NEED-BASED
Federally-Funded	
Pell Grant College Work Study (CWS) Perkins Loan Supplemental Educational Opportunity Grant (SEOG) Nursing Student Loan State Student Incentive Grant (SSIG) Guaranteed Student Loan Health Professions Loan	Veterans Educational Benefits Guard/Reserve Educational Benefits Bureau of Indian Affairs Programs Program Subsidies for Parent Loans for Undergraduate Students & Supplemental Loans to Students (PLUS/SLS) Paul Douglas Teacher Scholarship P.R.E.P. Loans
State-Supported	
Aid to Blind Students State Need Grant (SNG) State Work Study (SWS) 2.5 Percent Loan Program Tuition & Fee Waivers Western Interstate Commission for Higher Education (WICHE) Support Fees American Indian Endowed Scholarship Educational Opportunity Grant	Specially Directed State Tuition & Fee Waivers & Reciprocity Agreements with British Columbia, Idaho, & Oregon Future Teachers Scholarship Nurses Conditional Scholarship Washington State Scholars Health Professions Loan Repayment Pacific Rim Languages Scholarship Rural Physician, Pharmacist and Midwife Scholarship
Private/Institutionally-Funded	
Institutional Scholarships & Employment Private Scholarships Private Employer Matches for Work Study Programs Stafford Lender Capital	Institutional Scholarships & Employment Paul Fowler Scholarship PLUS/SLS Lender Capital

NEED-BASED STUDENT FINANCIAL AID PROGRAMS AVAILABLE IN WASHINGTON STATE - 1990-91 ACADEMIC YEAR
MAJOR FEDERALLY-FUNDED PROGRAMS

Program	Summary	Eligibility Requirements	Award	Disbursement
Grants Pell Grant: Institutionally-administered	Provides grants to all needy undergraduate students who apply and qualify under current eligibility criteria. (Pell is therefore an entitlement program.) Pell grants are the "foundation" for awarding financial assistance, supplemented by other forms of aid.	**Requirements for Student Participation in All Federal Programs** Aid is awarded on the basis of need, defined as the difference between educational expenses and the amount a student or family can contribute toward these expenses. Recipient must be a U.S. Citizen, National, or a permanent resident of the U.S. Northern Marianas or Trust Territory of the Pacific. Certain non-immigrant aliens are eligible. A recipient must be enrolled or accepted for enrollment on at least a half-time basis. For SSIG, SEOG & CWS, discretionary use of funds for less than half-time students is allowed. Student must be enrolled at an eligible institution as determined by the Department of Education. Student must maintain satisfactory progress in his/her program as determined by the academic standards of the institution. Student must not be in default on a GSL or Perkins Loan at his/her institution or owe a refund on any grant.	The law authorizes maximum grants of $2,300 per student in 1988-89, $2,500 in 1989-90, $2,700 in 1990-91, $2,900 in 1991-92, and $3,100 in 1992-93. Actual amounts will be based upon appropriations levels. May fund up to 60 percent of student's cost of attendance, not to exceed maximum grant amounts. The grant recognizes child care and handicapped care costs. In 1988-89 Pell Grant recipients in Washington received an average grant of $1,393.	Disbursed by school financial aid office. Institutions receive funds based on projected expenditures.
Supplemental Educational Opportunity Grant (SEOG); campus-based	Provides grants to undergraduate students demonstrating need for student financial assistance; SEOG is not an entitlement program.		$100 to $4,000 per year, with priority to students with exceptional need (those with lowest EFC), with priority given to Pell Grant recipients. In 1988-89 SEOG recipients in Washington received an average grant of $787.	Disbursed by school financial aid office as a campus-based program. The state allocation formula ensures that institutions will receive at least their FY 1985 amount. Schools must provide a five percent match of their federal allotment in 1989, 10 percent in 1990, and 15 percent thereafter.
State Student Incentive Grant (SSIG); state-administered	Provides funds directly to states to encourage establishment and expansion of state grant and work programs. In Washington, SSIG monies are combined with state appropriations in the State Need Grant and State Work Study programs.		The law authorizes up to $2,500 per student; Washington's average grant per student (state funds and federal/SSIG funds) was $778 in 1988-89.	Federal SSIG funds are matched dollar-for-dollar by state appropriations. Eighty percent of the funds are expended through the Washington State Need Grant program and 20 percent through the Washington State Work Study program.

NEED-BASED STUDENT FINANCIAL AID PROGRAMS AVAILABLE IN WASHINGTON STATE - 1990-91 ACADEMIC YEAR
MAJOR FEDERALLY-FUNDED PROGRAMS
(Continued)

Program	Summary	Eligibility Requirements	Award	Disbursement
Loans Carl Perkins Loan Program/ National Direct Student Loan Program; campus-based	Provides low-interest (five percent) long-term loans to students who need loans to meet educational expenses. Program funds come from two sources: new Federal Capital Contribution (FCC) and collection of prior loans. Many Washington schools receive little or no new FCC, operating their program almost entirely from collections. When a school does receive FCC it must contribute a one-ninth match.	NEED ANALYSIS UNDER 1986 REAUTHORIZATION ACT Federal law authorized two need analysis systems, effective FY 1988-89. For Pell Grants the law specifies in detail criteria and data elements for a family contribution schedule, including rules for treatment of income, assets, and expenses. For campus-based programs and GSLs the statute mandates a formula called Congressional Methodology. Schedules of expected family contribution for dependent students, independent students without dependents, and independent students with dependents are specified. Child care costs are considered in the cost of attendance. In the case of workers seeking mid-career retraining or homemakers entering the work force, home equity is not considered in determining need. INDEPENDENT STUDENT CRITERIA For all Title IV programs, an independent student now is defined as one who is 24 years old or older; an orphan or ward of the court; married and not claimed as a dependent; not married but with legal dependents; a veteran; a graduate or professional student not declared as a dependent, has documented financial self-sufficiency for the previous two years with an annual income of at least $4,000; or has demonstrated other unusual circumstances to the aid administrator.	Annual cumulative borrowing may not exceed $4,500 for freshman and sophomore, $9,000 for junior and senior, $18,000 for graduate and professional students. Repayment begins nine months after leaving school.	Campus-based, disbursed by school financial aid office. Institutions with 20 percent or higher default rates receive no FCC; those with 7.5 - 20 percent will have FCC reduced. Default ceiling drops to 15 percent in 1991.
Stafford Loan (formerly the Guaranteed Student Loan - GSL); administered in Washington by the Northwest Education Loan Association (NELA), a private non-profit guarantee agency.	A federally-subsidized loan program providing loans to students on the basis of financial need. The interest rate paid by the student after 7-1-88 is eight percent for the first four years of repayment, then ten percent. The loan capital comes from private lenders. The federal government guarantees repayment to the lender, pays all interest while the student is in school, and pays the lender a special allowance for the lifetime of the loan. The allowance is the difference between the interest rate and the prevailing T-Bill rate, plus 3.25 percent. The student is required to pay a five percent origination fee and an additional insurance fee of between one to three percent of the amount borrowed.		Up to $2,625 for freshman and sophomore, $4,000 for junior and senior, and $7,500 for graduates, but totals are limited to $17,250 for undergraduates, and $54,750 for all undergraduate and graduate study. In 1988-89, Stafford loan recipients received an average loan of $2,765. Repayment begins six months after the recipient graduates or ceases to be at least a half-time student. Repayment deferrals are available for borrowers in the following categories: borrowers on parental leave; half-time students; single parents with disabled children; K-12 teachers in areas with teacher shortages or teaching subjects experiencing a shortage; mothers of preschool children entering the work force and earning less than $1 over minimum wage. Two year unemployment deferment.	Check written by lender and disbursed by school financial aid office. Institutions must provide entrance and exit loan counseling. Schools with default rates in excess of 20 percent must initiate default management plans. Schools with default rates in excess of 30 percent may find their ability to participate in federal student aid programs jeopardized.

NEED-BASED STUDENT FINANCIAL AID PROGRAMS AVAILABLE IN WASHINGTON STATE - 1990-91 ACADEMIC YEAR
MAJOR FEDERALLY-FUNDED PROGRAMS
(Continued)

Program	Summary	Eligibility Requirements	Award	Disbursement
Work College Work Study (CWS); campus-based	Campus-based, part-time employment program for students, who may be employed on-campus or by a non-profit organization off-campus. Employers, including colleges, provide matching monies at a prescribed percentage. Institutions may use up to 25 percent of funds for private-sector academically relevant jobs.	Same as previously described for all campus-based programs.	Students receive at least minimum wage for an institutionally-determined number of work hours per week. Total award and earnings cannot exceed students' need.	Campus-based funds are managed by the institution. State allocation formulas repealed; states will receive at least FY 1985 amounts, with 75 percent remaining funds distributed to institutions on a need basis and 25 percent shared equally on a per student basis. Institutions may use up to ten percent/$30,000 for Job Location & Development and an additional ten percent/$20,000 to establish a Community Services Job Location and Development program. Proprietary schools may use funds for on-campus jobs related to student educational objectives.

NEED-BASED STUDENT FINANCIAL AID PROGRAMS AVAILABLE IN WASHINGTON STATE - 1990-91 ACADEMIC YEAR
MAJOR STATE-SUPPORTED AND STATE-ADMINISTERED PROGRAMS

Program	Summary	Eligibility Requirements	Award	Disbursement
Grants State Need Grant (SNG) RCW 28B.10.800-824	Provides gift aid to needy Washington State students for living expenses. SNG is funded by state appropriations and federal SSIG matching monies.	■ Must demonstrate need and have applied for a federal Pell Grant. ■ Washington resident. ■ Attending a participating institution which is either in-state or one covered by a reciprocity agreement. ■ Enrolled at least half-time. ■ Undergraduate. ■ Not a theology student. ■ Has received SNG less than 10 semesters/15 quarters. ■ Is not in default on any financial aid loan and does not owe a refund on any grant. ■ Must demonstrate satisfactory academic progress.	Maximum academic-year award per student for 1990-91 is $1,626. The average award for recipients in 1990-91 will be approximately $957.	State-supported institutions draw a lump sum from the HECB from which they generate student payments through their business office. Each student attending a private or proprietary institution is sent an award check directly from the HECB.
Educational Opportunity Grant (EOG) RCW 28B.80.450 RCW 28B.101.010.040 RCW 28B.10.569	Provides grants as an incentive to financially needy, placebound residents to complete their baccalaureate education at an institution with existing enrollment capacity.	■ Washington resident. ■ Planning to attend an eligible four-year Washington institution as a full-time student. ■ Have attained at least an Associate of Arts degree or junior standing. ■ Must demonstrate financial need. ■ Not be required by college or university to be involved in any program that includes religious worship, exercise, or instruction or be pursuing any degree in religion, seminarian, or theological academic studies. ■ Not have been enrolled during prior academic year at the institution for which grant is received.	Maximum academic year grant award per student is $2,500.	Board mails grant check directly to student after school has verified eligibility.

NEED-BASED STUDENT FINANCIAL AID PROGRAMS AVAILABLE IN WASHINGTON STATE - 1990-91 ACADEMIC YEAR
MAJOR STATE-SUPPORTED AND STATE-ADMINISTERED PROGRAMS
(Continued)

Program	Summary	Eligibility Requirements	Award	Disbursement
Work State Work Study (SWS) RCW 28B.12.010-070	Provides self-help aid to needy students and, whenever possible, relates employment to the student's academic program or intended career area.	■ Must demonstrate financial need. ■ Enrolled at least half-time in a participating institution. ■ In good standing at the institution. ■ Must demonstrate satisfactory progress. ■ Not be a theology student.	Student must receive at least the entry-level rate for comparable positions within the employing organization. Student must average no more than 19 work hours/week while attending classes and no more than 40 per week during breaks and summer vacations. The average earnings for recipients in 1988-89 were $1,877.	In off-campus placements, institutions contract with the employer for student work. Public institutions reimburse the employer directly and are in turn reimbursed by HECB; HECB directly reimburses employers of students attending private institutions. SWS reimburses off-campus employers up to 65 percent of student's wage and up to 80 percent if student is employed on-campus by a state-supported institution.
Scholarships American Indian Endowment Scholarship RCW pending	Establishes an endowment fund of $250,000 which must be matched by an equal amount of non-state monies. Interest earnings from endowment will be used to award scholarships to American Indian students.	■ Must be an American Indian student. ■ Must be a Washington resident. ■ Must demonstrate financial need.	No scholarship may be awarded until state funds have been matched from non-state sources and sufficient interest has accumulated. It is anticipated awards will be made sometime in 1992.	To be developed.

NON-NEED-BASED STUDENT FINANCIAL AID PROGRAMS AVAILABLE IN WASHINGTON STATE - 1990-91 ACADEMIC YEAR
MAJOR STATE-FUNDED AND STATE-ADMINISTERED PROGRAMS

Program	Summary	Eligibility Requirements	Award	Disbursement
Washington Scholars RCW 28B.15.520 (SSB 5558)	Recognizes and honors three graduating high school seniors from each legislative district for their academic achievement, leadership ability, and community service. High school principals nominate one percent of senior class. A selection committee composed of representatives from both public and private secondary and postsecondary schools and educational agencies review all nominations and make the final selection.	■ Must be Washington resident attending high school in Washington state. ■ Nominated by high school principal. ■ Initial criteria for nomination based on a scholarship index of grade point average and test scores.	Scholars are eligible to receive a four-year tuition and fee waiver from public four-year universities. Scholars may receive a grant at an independent college or university matched by the state on a dollar-for-dollar basis, with either institutional monies or waiver of tuition and fees. A scholar may only receive grants or tuition and fee waivers for a total of 8 semesters or 12 quarters. Scholars may also be eligible to receive a Paul Fowler Scholarship (funded by a trust fund, that is available exclusively to designated Washington Scholars who apply and are chosen as recipients). Paul Fowler Scholarships are administered by the Board. These $1,500 Paul Fowler awards are renewable and may be used at any school in the country.	Tuition and fee waiver administered by each institution. Scholars must begin using the waiver within three years of high school graduation and maintain a 3.3 grade point average. Grants will be monitored and administered through cooperation between the HECB and the participating independent college or university. Grants will be disbursed evenly, by term. Fowler Scholarship recipients receive award checks each term after providing documents to the Board verifying enrollment and maintenance of 3.3 grade point average.
Health Professional Loan Repayment Program RCW 250.68.010	Encourages health professionals to serve in shortage areas by providing financial support in the form of loan repayment if participant renders health care service in medically underserved areas or professional shortage areas within Washington State.	■ Be enrolled as a full-time student in the final year of an approved course of study or program which leads to a degree in allopathic or osteopathic medicine, dentistry, or other health professions and which is offered by an accredited school; be enrolled in an accredited graduate training program; or have a degree in one of the above named programs and have completed an approved graduate training program; have a current and valid license to practice such health profession in Washington State by the time of execution of contract; be in the final stage of training to be a licensed doctor of medicine, osteopathy, nursing (to include nurse practitioners and certified nurse midwives as defined by chapter 18.88 RCW), physician assistant, or dentistry.	The amount of the loan repayment shall be limited to (a) an amount not exceeding $15,000 per year for a minimum of three years and a maximum of five years, or (b) the total amount of the loan, whichever is less. The Board may establish awards of less than $15,000 per year based upon reasonable levels of expenditures for each of the health professions covered by the program. In no case shall the award amount exceed the actual loan debt incurred.	Selected participants enter into an agreement with the Board to comply with terms and conditions of the program. The Board prepares checks each calendar quarter and mails them to participants.

NON-NEED-BASED STUDENT FINANCIAL AID PROGRAMS AVAILABLE IN WASHINGTON STATE - 1990-91 ACADEMIC YEAR
MAJOR STATE-FUNDED AND STATE-ADMINISTERED PROGRAMS
(Continued)

Program	Summary	Eligibility Requirements	Award	Disbursement
Health Professional Loan Repayment Program RCW 250.68.010 (Continued)		■ Agree to serve for not less than three years. ■ Agree to charge for professional services at the usual and customary rate prevailing in the area in which such services are provided. ■ Agree not to discriminate against any person on the basis of his or her ability to pay for service. ■ Agree to enter an agreement with the state medicaid agency to provide services to individuals entitled to medical assistance under the plan. ■ Agree to repay to the program an amount equal to twice the total amount paid by the program on their behalf if the three-year service obligation is not met. ■ Not owe an obligation for health professional service to the federal government, state, or other entity unless that obligation will be completely satisfied prior to the beginning of service under this program.		
Rural Physician, Pharmacist, and Midwife Scholarship Program RCW Pending	A conditional scholarship program to encourage primary care physicians, pharmacists, and midwives to serve in rural shortage areas of the state. Participants incur an obligation to repay the scholarship unless they serve in a rural physician shortage area, rural pharmacist shortage area, or midwife shortage area for a five-year period.	■ Be accepted or enrolled in an accredited program. ■ Agree to serve for not less than five years in a rural physician shortage area, rural pharmacist shortage area, or midwife shortage area. ■ Agree not to discriminate on the basis of ability to pay or because payment is provided under Title XVIII or Title XIX. ■ Agree to provide service to state medicaid individuals. ■ Agree to repay an amount equal to twice the total amount paid by the program in addition to the unsatisfied portion of the principal and interest if the five-year service obligation is not met.	Maximum award amount for physicians is $15,000 per academic year and $4,000 per academic year for pharmacists and midwives.	Board awards conditional scholarships to eligible students; recipients enter into agreement with Board to comply with terms and conditions of scholarship. Board mails checks each term to schools which verify eligibility before disbursing check to student.

NON-NEED-BASED STUDENT FINANCIAL AID PROGRAMS AVAILABLE IN WASHINGTON STATE - 1990-91 ACADEMIC YEAR
MAJOR STATE-FUNDED AND STATE-ADMINISTERED PROGRAMS
(Continued)

Program	Summary	Eligibility Requirements	Award	Disbursement
Future Teachers Conditional Scholarship RCW 28B.102	Provides forgivable loans to prospective teachers. Recipients agree to teach in the public schools in the state of Washington for 10 years, or repay the scholarship with interest.	■ Up to one-half of the recipients may be selected on the basis of financial need. ■ Washington residents enrolled for a minimum of 10 credits. ■ High school graduates with a 3.30 GPA or college students with at least a 3.0 GPA. ■ Have declared an intent to complete a teaching certification program or earn an additional teaching endorsement.	Scholarships (conditional loans) are limited to $3,000 per academic year for a maximum of $15,000.	Board awards conditional scholarships to eligible students; scholarship recipient enters into agreement with Board to comply with terms and conditions of scholarship; Board prepares loan checks each term and mails to schools who verify eligibility before disbursing check to student.
Nurses Conditional Scholarship (SB 6638)	Provides forgivable loans to nursing students. The forgiveness is predicated on nursing service in a "nursing shortage area in the state of Washington." The entire loan may be forgiven for five years of such service.	■ Student has been officially accepted into a program leading to licensure as a licensed practical nurse or to a program leading to an associate, baccalaureate, or higher degree in nursing.	Maximum award is $3,000 per year for a maximum of five years.	Board awards conditional scholarships to eligible students; Board prepares loan checks each term and mails to schools who verify eligibility before disbursing check to student.
Pacific Rim Languages Scholarship Program RCW Pending	Provides scholarships to four high school seniors from each state congressional district. Of the students selected from each district, one shall be a proficient speaker of Spanish, one of Russian, one of Japanese, and one of Chinese.	■ Washington resident who graduated from high school in spring 1990. ■ Must be a proficient speaker of either Spanish, Russian, Japanese, or Chinese. ■ Not enroll in a college program that includes any religious worship, exercise or instruction or pursue any religious, seminarian, or theological academic studies.	Maximum of 32 $1,000 scholarships, four from each congressional district.	Scholarship checks are disbursed by the Board through the school after verifying eligibility.

NON-NEED-BASED STUDENT FINANCIAL AID PROGRAMS AVAILABLE IN WASHINGTON STATE - 1990-91 ACADEMIC YEAR
FEDERALLY-FUNDED AND STATE-ADMINISTERED PROGRAM

Program	Summary	Eligibility Requirements	Award	Disbursement
Paul Douglas Teachers Scholarship Program	Provides scholarships to enable and encourage outstanding students who demonstrate an interest in teaching to pursue teaching careers at the pre-school, elementary, or secondary school level. Recipients agree to teach on a full-time basis for a period of not less than two years for each year of scholarship assistance in a public or private school in any state. If a recipient ceases to pursue a teaching certification or fails to fulfill teaching service, that student shall repay scholarship, plus interest, over a ten year period.	■ Must be U. S. citizen or national. ■ Must be a permanent resident of U. S. ■ Washington resident attending an eligible Washington state postsecondary institution. ■ High school graduate ranked in top ten percent of graduating class or have GED score equivalency. ■ Full-time student.	Scholarship recipients receive a $5,000 scholarship for an academic year for no more than four years. If a scholarship, when added to the amount the Washington Scholar is to receive the same year under Title IV, exceeds the Scholar's cost of attendance, the award shall be reduced by the amount that the combined awards exceed the cost of attendance. Continuing students meeting renewal requirements receive first priority for available funds. To maintain eligibility a scholar must be enrolled full-time, maintaining a 3.0 grade point average, and pursuing a course of study leading to initial teacher certification.	Scholarship checks are made out to recipients and disbursed through school after verifying eligibility.

STUDENT ELIGIBILITY CRITERIA FOR FINANCIAL AID PROGRAMS AVAILABLE IN WASHINGTON STATE
State Programs

Basic Eligibility Requirements for All State Programs:

- Must be a resident of the state of Washington as defined in WAC 250-18-020 through WAC 250-18-060.
- Must be enrolled at an eligible and accredited institution as determined by the Higher Education Coordinating Board.
- Must maintain satisfactory progress in his/her program as determined by the standards of the institution.
- Must not be pursuing a degree in theology.

	State Need Grant (SNG)	State Work Study (SWS)	Educational Opportunity Grant	Washington Scholars	Future Teachers Scholarship Program	Nurses Conditional Scholarship Program	State Tuition and Fee Waivers[1]•	2.5 Percent Funds[2]•	American Indian Endowed Scholarship Program	Rural Physician Pharmacist, & Midwife Scholarship Program	Pacific Rim Languages Scholarship Program
State Residency											
Resident	X	X	X	X	X	X	X	X	X	X	X
Nonresident		X								X	
Enrollment Status											
Full-time Undergraduate	X	X	X	X	X	X	X	X	X	X	X
Half-Time Undergraduate	X	X	X	X	X	X			X	X	X
< Half-time Undergraduate				X	X	X		X			X
Full-Time Grad/Professional		X			X	X	X	X	X	X	
Half-Time Grad/Professional		X			X	X		X	X		
Financial Need											
Must demonstrate need	X	X	X				X	X	X		
Need not a criterion				X	X	X				X	X

• Denotes institutional aid.

[1] Available at public institutions only.

[2] 2.5 Percent Funds - A share of tuition and fee revenues retained by public institutions for authorized financial aid purposes.

STUDENT ELIGIBILITY CRITERIA FOR FINANCIAL AID PROGRAMS AVAILABLE IN WASHINGTON STATE
Federal Programs

Basic Eligibility Requirements for All Federal Programs:

- Student must be a U. S. citizen, national, or a permanent resident of the U. S. Northern Marianas or Trust Territory of the Pacific; or provide documentation of intent to become a permanent resident. Certain non-immigrant aliens are eligible.
- Student must be enrolled at an eligible institution as determined by the Department of Education.
- Student must maintain satisfactory progress in his/her program as determined by the standards of the institution.
- Student must not be in default on a GSL or Perkins Loan at his/her institution or owe a refund on any grant.

	Pell Grant	Supplemental Grant (SEOG)	College Work Study (CWSP)	Carl Perkins Loan Program	Stafford Loan Program	"PLUS"/"SLS" Loans	Health Professions Loans	Nursing Loans
State Residency								
Resident	X	X	X	X	X	X	X	X
Nonresident	X	X	X	X	X	X	X	X
Enrollment Status								
Full-time Undergraduate	X	X	X	X	X	X	X	X
Half-Time Undergraduate	X	X	X	X	X	X		
< Half-time Undergraduate		X	X	X	X			
Full-Time Grad/Professional			X	X	X	X		
Half-Time Grad/Professional			X	X	X	X	X	X
Financial Need								
Must demonstrate need	X	X	X	X	X		X	X
Need not a criterion						X		

APPENDIX E

CHRONOLOGY OF

FEDERAL AND STATE STUDENT FINANCIAL AID AUTHORIZATIONS

CHRONOLOGY OF FEDERAL AND STATE STUDENT FINANCIAL AID AUTHORIZATIONS

Year	Federal	State
1990		DEMONSTRATION PROJECT AUTHORIZATION EDUCATIONAL OPPORTUNITY GRANT PROGRAM SSB 6626 Adds a new section to 28B.80 and 28B.10 RCW further defining the Educational Opportunity Grant program for placebound students. COMMUNITY SCHOLARSHIP FOUNDATION SSB 6407 Adds "demonstration" to the definition of community scholarship foundation. (RCW 28B.80.180) AMERICAN INDIAN ENDOWED SCHOLARSHIP PROGRAM authorized ESHB 2831 HIGHER EDUCATION OPPORTUNITY PROGRAM (RCW 28B.100) Has been terminated as of June 30, 1990. PACIFIC RIM LANGUAGES SCHOLARSHIP PROGRAM authorized ESSB 5450 RURAL PHYSICIAN, PHARMACIST, AND MIDWIFE SCHOLARSHIP PROGRAM authorized SSB 6148
1989	FAIR LABOR STANDARDS AMENDMENTS (P.L. 101-157) FY 1990 APPROPRIATIONS (P.L. 101-166) FY 1990 BUDGET RECONCILIATION (P.L. 101-239)	DEMONSTRATION PROJECT AUTHORIZATION LANGUAGE SSB 5293 The Board may develop and administer demonstration projects designed to prepare and assist persons to obtain a higher education in this state. Adds a section to 28B.80 RCW. EDUCATIONAL OPPORTUNITY GRANT PROJECT ESB 6095 Adds a section to 28B.80 RCW. STATE NEED GRANT ELIGIBILITY EXPANDED TO HALF-TIME STUDENTS HB 1445 Adds a section to 28B.10 RCW. REVISES NURSES CONDITIONAL SCHOLARSHIP PROGRAM SB 5393 Adds "colleges" to the definition of higher education institutions. (Amends RCW 28B.104)

CHRONOLOGY OF FEDERAL AND STATE STUDENT FINANCIAL AID AUTHORIZATIONS
(Continued)

Year	Federal	State
1989 (continued)		DEPARTMENT OF HEALTH HEALTH PROFESSIONAL LOAN REPAYMENT PROGRAM SB 6152 (RCW 18.150) REVISES AWARD FOR EXCELLENCE IN EDUCATION SB 5531 (Amends RCW 28A.03 & RCW 28B.15) THE MATH/SCIENCE TEACHER INCENTIVE LOAN PROGRAM (RCW 28B.15.760 - 766) Has been "sunset" (canceled) as of the 1990-91 academic year.
1988	HAWKINS-STAFFORD ELEMENTARY AND SECONDARY SCHOOL IMPROVEMENT AMENDMENTS (P.L. 100-297) DEPARTMENT OF EDUCATION FY 1989 APPROPRIATIONS ACT (P.L. 100-436) HEALTH OMNIBUS PROGRAMS EXTENSION (P.L. 100-607) REVENUE ACT (P.L. 100-607) OMNIBUS DRUG INITIATIVE ACT (P.L. 100-690)	WASHINGTON STATE SCHOLARS PROGRAM SSB 5558 Amended RCW 28B.58 to allow Scholars to receive grants if they choose to attend an independent college or university, provided that the independent institution will match the state grant dollar-for-dollar (Chapter 210, Laws of 1988). NURSE'S CONDITIONAL SCHOLARSHIP PROGRAM SSB 6638 (RCW 28B.104) STATE OF WASHINGTON COLLEGE SAVINGS BOND ACT OF 1988 ESHB 1640 (RCW 28B.106)
1987	HIGHER EDUCATION TECHNICAL AMENDMENTS (P.L. 100-50) PERMANENT FISCAL 1988 CONTINUING APPROPRIATIONS (P.L. 100-202)	WASHINGTON STATE SCHOLARS PROGRAM SB 5110 Tuition and fee waivers to Washington Scholars were increased to eight semester or 12 quarters. (RCW 28A.58.822 and 28B.15.543) FUTURE TEACHERS CONDITIONAL SCHOLARSHIP PROGRAM HB 857 (RCW 28B.102) HIGHER EDUCATION OPPORTUNITIES PROGRAM EHB 1021 (RCW 28B.100)

CHRONOLOGY OF FEDERAL AND STATE STUDENT FINANCIAL AID AUTHORIZATIONS
(Continued)

Year	Federal	State
1986	HIGHER EDUCATION ACT OF 1965 was reauthorized and amended with most provisions taking effect July 1, 1987 ROBERT C. BYRD HONORS SCHOLARSHIP PROGRAM Title VI, Part A, Subpart 6 of the Higher Education Act of 1965, Federal Merit Scholarships, as amended in 1986. P.L. 99-500 and 99-591. CONGRESSIONAL TEACHER SCHOLARSHIP PROGRAM (Now the Paul Douglas Teacher Scholarship program) authorized (P.L. 98-558). CONSOLIDATED OMNIBUS BUDGET RECONCILIATION ACT (P.L. 99-514) IMMIGRATION REFORM AND CONTROL ACT (P.L. 99-603)	
1985	NEW G.I. BILL approved (Title 10, Chapter 106) BALANCED BUDGET AND EMERGENCY DEFICIT CONTROL ACT (P.L. 99-177) FY 1986 EDUCATION APPROPRIATIONS (P.L. 99-178)	
1984	CONTAINS STUDENT AID TECHNICAL AMENDMENTS (P.L. 98-511) FY 1985 APPROPRIATIONS (P.L. 98-619)	WASHINGTON STATE SCHOLARS PROGRAM Amended to add tuition and fee waivers. (RCW 28B.15.543, Section 17)
1983	EMERGENCY APPROPRIATIONS ACT (P.L. 98-8) STUDENT LOAN CONSOLIDATION AND TECHNICAL AMENDMENTS (P.L. 98-79) DEFENSE DEPARTMENT REAUTHORIZATION (P.L. 98-94)	MATH/SCIENCE TEACHER INCENTIVE LOAN PROGRAM (RCW 28B.15.760-766)
1982	URGENT SUPPLEMENTAL APPROPRIATIONS (P.L. 97-216) DEPARTMENT OF DEFENSE AUTHORIZATION ACT (P.L. 97-252) GARN-ST. GERMAIN DEPOSITORY INSTITUTIONS ACT (Truth-in-Lending) (P.L. 97-320) STUDENT FINANCIAL ASSISTANCE TECHNICAL AMENDMENTS (P.L. 97-301)	

CHRONOLOGY OF FEDERAL AND STATE STUDENT FINANCIAL AID AUTHORIZATIONS
(Continued)

Year	Federal	State
1981	DEPARTMENT OF DEFENSE AUTHORIZATION ACT (P.L. 96-342) SUPPLEMENTAL APPROPRIATIONS AND RESCISSIONS ACT (P.L. 97-12) OMNIBUS BUDGET RECONCILIATION ACT (P.L. 97-35)	INSTITUTIONAL LONG TERM LOAN FUND established (RCW 28B.15.820). WASHINGTON STATE SCHOLARS PROGRAM authorized (RCW 28A.58.820-832)
1980	HIGHER EDUCATION REAUTHORIZATION Social Security benefits for college students eliminated.	
1979	HIGHER EDUCATION TECHNICAL AMENDMENTS (P.L. 96-49)	TUITION AND FEE WAIVERS for needy students authorized (RCW 28B.15.740) OREGON AND IDAHO RECIPROCITY agreement authorized (RCW 28B.15.732)
1978	MIDDLE INCOME STUDENT ASSISTANCE ACT (MISAA) authorized. UNIFORM LAW ON BANKRUPTCY (P.L. 95-598)	
1977		24% FORMULA - Adjustment of state appropriations for needy student financial aid enacted (RCW 28B.15.065)
1976	HEALTH PROFESSIONS EDUCATION ASSISTANCE ACT (P.L. 94-484) CRIME CONTROL ACT (Law Enforcement Education Program) (P.L. 94-503)	
1975	NURSE TRAINING ACT (P.L. 94-63)	
1974	EDUCATION AMENDMENTS (P.L. 93-380) PRIVACY ACT (P.L. 93-579)	STATE WORK STUDY PROGRAM authorized (RCW 28B.12.010-070) WICHE STUDENT EXCHANGE PROGRAM authorized (RCW 28B.80.150)
1973	DOMESTIC VOLUNTEER SERVICE ACT (P.L. 93-113)	

CHRONOLOGY OF FEDERAL AND STATE STUDENT FINANCIAL AID AUTHORIZATIONS
(Continued)

Year	Federal	State
1972	REAUTHORIZATION OF THE HIGHER EDUCATION ACT approved. BASIC EDUCATIONAL OPPORTUNITY GRANT (Pell Grant) enacted (P.L. 92-318). STATE STUDENT INCENTIVE GRANT PROGRAM (SSIG) authorized (P.L. 92-318) SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT PROGRAM (SEOG) established (P.L. 92-318). GUARANTEED STUDENT LOAN PROGRAM authorized (P.L. 92-318) (34 CFR 682)	
1971	COMPREHENSIVE HEALTH MANPOWER TRAINING ACT (P.L. 92-157) NURSE TRAINING ACT (P.L. 92-158)	
1969	EMERGENCY INSURED STUDENT LOAN ACT (P.L. 91-95)	STATE NEED GRANT PROGRAM authorized (RCW 28B.10.790-824)
1968	HIGHER EDUCATION AMENDMENTS (P.L. 90-575)	
1966	INTERNATIONAL EDUCATION ACT (P.L. 89-329) HIGHER EDUCATION AMENDMENTS (P.L. 89-752) ECONOMIC OPPORTUNITY AMENDMENTS (P.L. 89-794)	
1965	HIGHER EDUCATION ACT authorized the creation of the College Work Study (CWS), P.L. 88-452; the Educational Opportunity Grant program (EOG); the Federally Insured Student Loan Program (FISL). (P.L. 89-329)	
1958	NATIONAL DEFENSE STUDENT LOAN (NDSL) (now the Carl Perkins Loan Program) was authorized through Title II, National Defense Act of 1958. (Reauthorized in P.L. 92-318 as National Direct Student Loan.)	

APPENDIX F

UNDERGRADUATE TUITION RATES AND STATE TUITION & FEE WAIVERS

HISTORICAL COMPARISONS OF RESIDENT UNDERGRADUATE TUITION RATES

STATE RESEARCH UNIVERSITIES (UW & WSU)

Academic Year	Building Fee	Operating Fee	Services & Activity Fee	Total
1979-80	$117.00	$ 453.00	$117.00	$ 687.00
1980-81	117.00	453.00	117.00	687.00
1981-82	120.00	801.00	138.00	1,059.00
1982-83	120.00	918.00	138.00	1,176.00
1983-84	120.00	1,038.00	150.00	1,308.00
1984-85	120.00	1,038.00	150.00	1,308.00
1985-86	120.00	1,308.00	177.00	1,605.00
1986-87	120.00	1,308.00	177.00	1,605.00
1987-88	120.00	1,422.00	189.00	1,731.00
1988-89	120.00	1,482.00	195.00	1,797.00
1989-90	120.00	1,509.00	198.00	1,827.00
1990-91	120.00	1,623.00	210.00	1,953.00

STATE REGIONAL UNIVERSITIES & COLLEGES

Academic Year	Building Fee	Operating Fee	Services & Activity Fee	Total
1979-80	$75.00	$ 381.00	$162.00	$ 618.00
1980-81	75.00	381.00	162.00	618.00
1981-82	76.50	606.00	184.50	867.00
1982-83	76.50	681.00	184.50	942.00
1983-84	76.50	747.00	193.50	1,017.00
1984-85	76.50	747.00	193.50	1,017.00
1985-86	76.50	921.00	214.50	1,212.00
1986-87	76.50	921.00	214.50	1,212.00
1987-88	76.50	975.00	220.50	1,272.00
1988-89	76.50	1,014.00	226.50	1,317.00
1989-90	76.50	1,191.00	250.50	1,518.00
1990-91	76.50	1,272.00	262.50	1,611.00

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COMMUNITY COLLEGES

Academic Year	Building Fee	Operating Fee	Services & Activity Fee	Total
1979-80	$124.50	$130.50	$ 51.00	$306.00
1980-81	124.50	130.50	51.00	306.00
1981-82	127.50	279.00	64.50	471.00
1982-83	127.50	327.00	64.50	519.00
1983-84	127.50	381.00	72.50	581.00
1984-85	127.50	381.00	72.50	581.00
1985-86	127.50	486.00	85.50	699.00
1986-87	127.50	486.00	85.50	699.00
1987-88	127.50	540.00	91.50	759.00
1988-89	127.50	558.00	94.50	780.00
1989-90	127.50	594.00	100.50	822.00
1990-91	127.50	633.00	106.50	867.00

FOUR-YEAR PRIVATE COLLEGES & UNIVERSITIES*

Academic Year	Tuition and Fees Average
1979-80	$3,378.00
1980-81	3,886.00
1981-82	4,486.00
1982-83	5,000.00
1983-84	5,141.00
1984-85	5,557.00
1985-86	6,020.00
1986-87	6,520.00
1987-88	7,048.00
1988-89	7,763.00
1989-90	8,504.00
1990-91	9,111.00

83

84

* Data, provided by Washington Friends of Higher Education, are based on tuition and fees at the ten member institutions.

HIGHER EDUCATION TUITION AND FEE WAIVERS

I. Need-Based Waivers

RCW 28B.15.740 **3% and 4% Waivers.** Four-year institutions may waive tuition and fees for resident students up to an amount equal to four percent and community colleges up to three percent of their resident student tuition and fee revenues. Three-fourths of this waiver authority **shall** be used for needy resident students and the remaining one-fourth **may** be used at the discretion of the institution.

II. Other Resident Rate Waivers

RCW 28B.15.380 **Veterans Without Federal Benefits.** Veterans who are not entitled to federal vocational or educational benefits.

RCW 28B.15.380 **Children of Law Enforcement Officers and Firefighters.** Children of any enforcement officer or firefighter who died, or became totally disabled, in the line of duty.

RCW 28B.15.460 **Gender Equity, Intercollegiate Athletes.** Student athletes at four- year public schools who are members of the under-represented gender class participating in intercollegiate athletics.

RCW 28B.15.520 **High School Completion.** Community colleges **shall** waive the tuition and fees for students (19 years or older) enrolled in courses necessary to earn a high school diploma.

RCW 28B.15.543 **Washington Scholars Award.** Recipients are high school seniors chosen on the basis of academic achievement.

RCW 28B.15.545 **Washington Award for Vocational Excellence.** Recipients of the Washington Award for Vocational Excellence.

RCW 28B.15.547 **Washington Award for Excellence in Education.** Recipients (teachers and principals) of the Excellence in Education Award.

RCW 28B.15.615 **Graduate Service Appointments.** Students holding a graduate service appointment involving at least 20 hours per week.

RCW 28B.15.620 **Vietnam Veterans.** Veterans of the Southeast Asian Conflicts. These veterans shall not be required to pay more than the October 1, 1977 tuition and fee rate as long as they qualify for resident status and are enrolled by May 7, 1992.

RCW 28B.10.625 **Children of Southeast Asia POWs or MIAs.** Children of any person who was a Washington domiciliary and who has been determined by the federal government to be a prisoner of war or missing in action in Southeast Asia.

III. Nonresident Differential Waivers

Allows institutions to waive the nonresident portion of tuition and fees for the following nonresident students:

RCW 28B.15.014 **Graduate Student Appointment.** Students holding a graduate service appointment involving at least 20 hours per week.

RCW 28B.15.014 **Employee Supporting Academic Instruction or Research.** Employees of an academic department in support of instructional or research programs involving at least 20 hours per week.

RCW 28B.15.014 **Faculty, Exempt and Classified Staff.** Half or full-time faculty, classified staff or administratively-exempt employees and their spouse and dependent children.

RCW 28B.15.014 **Active Duty Military Personnel.** Active duty military personnel stationed in the state and their spouse and dependents.

RCW 28B.15.014 **Immigrant Refugees.** Immigrant refugees with parole status, an immigrant visa or who have applied for United States citizenship and their spouse and dependent children.

RCW 28B.15 380 **Veterans Without Federal Benefits.** Institutions **may** waive one-half of the nonresident tuition and fees for veterans no longer entitled to federal vocational or educational benefits.

RCW 28B.15.520 **High School Completion.** Students enrolled in courses in order to receive a high school diploma or certificate.

RCW 28B.15.520 **Deaf Students.** Forty percent of the students enrolled in the regional education program for deaf students, subject to federal funding of such a program.

Law:C306 L89 PV **Dependents of Members of Congress.** Dependents of a member of the United States Congress representing the state of Washington.

IV. Reduced Course Fee Waivers

RCW 28B.15.502 Community colleges **shall** charge nominal fees for **ungraded courses, noncredit courses, community services courses, and self-supporting short courses.** The following are included in these special rates: Emergency Medical Technician, Apprenticeships, Small Business, Small Farm, Industrial First Aid, and Parent Education.

V. Exchange Programs Waivers

RCW 28B.15.225 **WAMI.** Washington, Alaska, Montana, Idaho. University of Washington (UW) students from Alaska, Montana, or Idaho who were admitted to the School of Medicine under the terms of the WAMI agreement. UW dental students from Utah, Idaho, or any western states that do not have a school of dentistry. The states will reimburse the UW for additional proportional costs.

RCW 28B.15.527 **International Students at Community Colleges.** No more than 100 full-time undergraduate students from foreign nations per year may receive waivers. The number of waivers shall not exceed the number of Washington State students enrolled in approved academic study abroad programs. No reciprocal placement shall be required for up to 30 students participating in the Georgetown University Scholarship Program funded by the United States Agency for International Development.

RCW 28B.15.556 **International Students at Four-Year Institutions.** Four-year institutions of higher education **may** waive tuition and fees for undergraduate or graduate students from foreign nations. No more than the equivalent of 100 waivers at each of the research universities and 20 waivers at the college and comprehensive universities may be given. The number of waivers shall not exceed the number of students enrolled in approved academic study abroad programs.

RCW 28B.15.730 **Washington/Oregon Reciprocity Program.** Oregon residents, according to the agreement administered by the Higher Education Coordinating Board.

RCW 28B.15.750 **Washington/Idaho Reciprocity Program.** Idaho residents, according to the agreement administered by the Higher Education Coordinating Board.

RCW 28B.15.756 **Washington/British Columbia Reciprocity Program.** Resident of British Columbia, according to the agreement administered by the Higher Education Coordinating Board.

RCW 28B.15.725 **Interstate Higher Education Student Exchange.** Allows participating institutions to enter into exchange agreements with comparable out-of-state institutions. The participating student must be an upper-division, undergraduate. Each student's participation is limited to one year. The number of students receiving waivers may not exceed the number of Washington students receiving the waiver at the exchange school.

RCW 28B.70.050 **WICHE.** Western Regional Higher Education Compact. Students admitted under the terms of the WICHE agreement.

RCW 28B.70.050 **WOI.** Washington, Oregon, Idaho, Veterinary medicine.

VI. Space Available Waivers

RCW 28B.15.522 **Long-term Unemployed or Underemployed Persons.** Community colleges **may** waive the tuition and fees for students (21 years or older) who are unemployed or underemployed on a **space-available basis.**

RCW 28B.15.535 **Higher Education Institution Employees.** Full-time employees on a **space-available basis**.

RCW 28B.15.540 **Senior Citizens.** Students (60 years or older) on a **space-available basis**.

APPENDIX G

GLOSSARY

GLOSSARY

Award

A specific amount of financial assistance offered to a student by an institution; the award usually consists of a "package" of federal and state financial aid programs.

Campus-Based Programs

Three need-based federal aid programs (College Work Study, Perkins Loan Program, and Supplemental Educational Opportunity Grant) that are administered at the institutional level. Within the parameters of federal regulations and the amount of funds allocated, institutions determine eligibility and the amount of aid to be received by each student.

Congressional Methodology

The national standard of need analysis used by the five designated processors and most colleges to determine Expected Family Contribution level.

Cost of Attendance

For student financial aid purposes, this term refers to the total amount of money needed by the student to attend an institution for an academic year. Generally, this includes the tuition and fees normally assessed to a student, together with the institution's estimate of other expenses reasonably related to attendance including the cost of room and board (which varies according to the student's personal situation), reasonable transportation and commuting costs, and books and supplies.

Cost of Education

In the context of student financial aid, this term refers to an institution's total expenses incurred in educating a student during an academic year. Tuition and fee levels at state-supported higher education institutions (except VTIs) are based proportionately on educational costs. (See Appendix F-1).

Disbursement

The process by which financial aid funds are made available to the student in meeting educational and related living expenses.

Entitlement

A financial aid program which guarantees that eligible students will receive a grant based on determined need; the federal Pell Grant program is the primary entitlement program.

Expected Family Contribution	The figure which indicates how much of a family's financial resources should be available to help pay for postsecondary education. This figure may be determined by ED-approved need analysis systems for campus-based programs or the Pell Grant formula.
Financial Aid Application Form	The original input form completed by an applicant and family for one of the need analysis systems. The document is the foundation for all need analysis computations.
Financial Need	The difference between the institution's cost of attendance and the family's ability to pay; i.e., expected family contribution.
Gift Aid	Financial aid that is in the form of a grant or scholarship and need not be earned or repaid.
Grant Programs	Gift aid programs which do not require repayment or that work be performed. Federal Title IV grant programs include the Pell Grant, SSIG, and SEOG.
Need Analysis	The process of determining a student's eligibility for financial aid. It involves establishing student expense budgets, determining the family contribution, and subtracting the family contribution for these expenses.
Packaging	Determining a financial aid award to a student which may include a combination of awards: loans, grants, scholarships, and employment.
Pell Grant	A grant program for undergraduate students who have not yet completed a first baccalaureate course of study, it is designed to assist financially needy students with basic educational expenses. If a student applies, meets all eligibility criteria, and is enrolled in an eligible program at an eligible institution, he or she will receive a Pell Grant.
Satisfactory Academic Progress	The Higher Education Act requires that a student be making satisfactory academic progress to receive Title IV aid. Each institution must establish a standard for evaluating a student's efforts to achieve an educational goal within a given period of time. In making this evaluation, the institution needs to establish the normal

time frame for completion of the course of study in which the student is enrolled and a method, such as grades or work projects completed, to measure the quality of the student's performance.

Self-Help Aid

Financial aid that is in the form of a loan and/or subsidized employment; it may be said that a student is using current earnings from employment and future earnings through loans to pay a portion of his or her educational costs.

Specially-Directed Aid Programs

Aid programs that support some restricted class of students, such as veterans or students preparing for the health professions.

Standard Maintenance Allowance

An allowance against income for the basic costs of maintaining family members in the home. The allowance is based upon consumption and other cost estimates of the Bureau of Labor Statistics for a family at the low standard of living.